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Ontario

one-hundred
and first

ANNUAL REPORT

of the

Office of the

Superintendent of Insurance

for the province of

Ontario

Business of 1979

TORONTO

1980

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CONTENTS

	Page
Letter of Transmittal	v
Licence Register	xviii
I.—ANNUAL STATEMENT ABSTRACTS	
Assets and Liabilities: Income and Expenditure, etc., by classes of Insurers:	
(A) Joint Stock, Cash Mutual and Stock Mutual Insurance Companies	
(i) Life	3
(ii) Other Than Life	7
(B) Farmers' Mutual Insurance Corporations	14
(C) Fraternal Societies	27
(D) Mutual Benefit Societies	34
II.—NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS	
Assets	42
Liabilities	42
Income and Expenses	44
Number of Subscribers and Persons Covered—	
Hospital Plans	45
Other Plans	45
III.—INVESTMENT CONTRACT COMPANIES	
Annual Statements	49
IV.—STATISTICAL TABLES	
Underwriting Experience (Premiums and Losses) for year 1979 by Classes of Insurance, Reported by All Insurers Operating in Ontario:	
Table I. Life Insurance Companies—Premium Income	54
Table II. Life Insurance Companies—Disbursements to Policyholders	57
Table III. Life Insurance Companies—Exhibit of Policies	60
Table IV. Fraternal Societies—Premium Income and Disbursements to Certificate Holders	68
Table V. Fraternal Societies—Exhibit of Life Insurance and Annuity Certificates	69
Table VI. Fraternal Societies—Exhibit of Certificates Other than Life Insurance and Annuity Funds	70
Table VII. Property	71
Table VIII. Hail	77
Table IX. Automobile	79
Table IX(a). Automobile—Liability	83
Table IX(b). Automobile—Personal Accident	87
Table IX(c). Automobile—Other	90
Table X. Fidelity	94
Table XI. Surety	96
Table XII. Liability	98
Table XIII. Boiler and Machinery	103
Table XIV. Accident and Sickness	105
Table XV. Aircraft	108
Table XVI. Credit	109
Table XVII. Title	109
Table XVIII. Mortgage	110
Table XIX. Marine	110
Table XX. Summary of Premiums and Losses (Other than Life)	112
Reinsurance Assumed and Ceded by Insurers which are Limited to Contracts of Reinsurance:	
Table XXIA. All "Other than Life" classes except Property, Automobile and Marine	113
Table XXIB. Property	114
Table XXIC. Automobile	115
Table XXID. Marine	116

PAGE

V.—APPENDICES

I. Guarantee Bonds—List of Guarantee Companies Approved for the Purpose of The Guarantee Companies Securities Act 117
II. Deposits of Insurers 118

Ontario

MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS
OFFICE OF THE SUPERINTENDENT OF INSURANCE

'O THE HONOURABLE FRANK DREA

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the One-hundred and first Annual Report f the Superintendent of Insurance showing business for the year ended December 1, 1979.

The Report is arranged in five divisions, in addition to an index of all insurers censed to carry on business in Ontario and classes of insurance for which uthorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated ummaries showing the financial condition of all licensed insurers except those egistered under The Canadian and British Insurance Companies Act, 1970, or 'he Foreign Insurance Companies Act, 1970 (Government of Canada Insurance \cts). It should be noted that Lloyd's is now federally registered and has been lropped from this section of the Report.

The figures shown are, generally, those reported by companies. Some changes nay be necessary in the detailed financial statements, as a result of examinations arried out prior to the publication of the next Report. These changes will be hown in the next Report.

Division II, entitled "Non-profit Hospital and Medical Services Associations", ontains tables showing in summary form the assets, liabilities, income and xpenditure, together with the number of subscribers and persons covered for all ssociations registered under The Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts rom financial statements filed with the Department by the two companies icensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

Life Insurance in Ontario

A comparative summary of premium income for the years 1976 to 1979 is shown below.

	1979	1978	1977	1976
	$	$	$	$
Premium Income:				
Insurance { Ordinary & Industrial	798,107,202	743,504,107	683,298,184	663,162,419
Insurance { Group	329,427,127	311,308,333	288,194,146	263,470,155
Annuities	1,141,765,161	1,055,242,451	899,812,079	788,498,939
Totals	2,269,299,490	2,110,054,891	1,871,304,409	1,715,131,513

The following sets out a comparision of benefits paid for the years 1976 to 1979.

	1979	1978	1977	1976
Disbursements to policyholders:	$	$	$	$
Insurance contracts:				
Ordinary and Industrial	549,338,156	490,449,302	434,250,394	412,906,423
Group	282,647,955	250,696,177	232,156,051	226,914,091
TOTALS	831,986,111	741,145,479	666,406,445	639,820,514
Annuity contracts:				
Ordinary	236,287,096	176,448,543	145,301,544	122,773,542
Group	334,294,471	352,348,178	241,628,672	203,565,526
TOTALS	570,581,567	528,796,721	386,930,216	326,339,068
GRAND TOTALS	1,402,567,678	1,269,942,200	1,053,336,661	966,159,582

A comparative summary of new insured issued and in force for the years 1976 to 1979 is shown below:

POLICIES IN ONTARIO*	1979	1978	1977	1976
New issued				
Number	507,425	513,954	501,761	556,696
Amount	$21,444,899,700	$17,685,550,608	$18,119,487,780	$15,456,677,783
Average Policy	$42,262	$34,411	$36,112	$27,770
In Force Dec. 31st:				
Number	4,798,300	4,841,668	4,813,430	4,741,577
Amount	$143,818,365,259	$125,111,182,089	$114,419,965,334	$92,095,778,055
Average Policy	$29,973	$25,840	$23,770	$19,423

*Figures do not include Segregated Funds.

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1976 to 1979:

	1979	1978	1977	1976
	$	$	$	$
Total premiums and dues in Ontario	34,684,997	29,582,624	25,534,003	20,234,198
Disbursements to policyholders and beneficiaries (excluding expenses)	12,608,969	11,209,848	10,513,742	9,264,455
New business written	196,859,009	208,482,949	184,611,986	171,595,550
Life and Annuity certificates in force (adult and juvenile)	1,563,840,057	1,532,310,078	1,424,354,067	1,113,213,229

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
1971	426,893,403	301,624,304	70.7
1972	490,233,347	355,347,338	72.5
1973	548,791,552	401,966,473	73.2
1974	635,208,841	495,065,650	77.9
1975	815,271,926	565,209,227	69.3
1976	962,384,832	656,207,298	68.2
1977	1,094,433,714	752,641,483	68.7
1978	1,134,774,993	842,242,545	74.2
1979	1,197,620,493	912,947,433	76.2

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending in 1977 and 1978. The experience relates to Ontario only and it should be emphasized that the figures refer to an average of all cars insured — not just those which were involved in accidents.

Table Illustrating Reasons for Rate Differentials

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured			
	Third Party Claims		$100 and $250 Deductible Collision Claims	
	1977	1978	1977	1978
	$	$	$	$
Average for All Classes	106	126	55	63
Married Males Over 24, Single Males Over 29, and Females Over 24·				
No driving to work	80	87	44	45
Up to 10 miles to work	105	130	50	64
Over 10 miles to work	95	105	58	57
Business driving	117	143	76	84
Young Drivers				
Occasional Driving Male Drivers Under 25 (Suppl. to principal operator coverage)	61	69	38	40
Married Males				
Ages 20 and under	214	313	100	134
Ages 21 to 24	149	180	73	85
Unmarried males				
Ages 18 and under	465	623	250	323
Ages 19 and 20	324	397	168	207
Ages 21 and 22	227	278	120	150
Ages 23 and 24	168	211	97	117
Ages 25 to 29	162	187	91	95
Females				
Ages 20 and under	147	192	89	103
Ages 21 to 24	109	128	69	78
Rated as Having				
5 yrs. claim free	86	92	47	51
3 yrs. claim free	114	159	61	78
2 yrs. claim free	169	227	79	90
1 yr. claim free	186	258	84	110
0 yr. claim free experience	191	301	80	116

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Net Insurance In Force	Net Losses Incurred		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1931	634	2,393	37.7	635	10.0	69
1941	583	973	16.7	4,216	72.3	67
1951	1,219	1,667	13.7	8,404	68.9	66
1961	1,922	3,555*	18.5	11,271	58.6	64
1968	2,395	5,905*	24.7	16,291	68.0	61
1969	2,529	6,699*	26.5	17,598	69.6	59
1970	2,711	7,085*	26.1	19,227	70.9	58

*Before recovery from Farm Mutual Reinsurance Plan.

Year	Insurance in Force	Direct Losses Incurred and Adjustment Expenses		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1971	2,948	8,075	26.1	20,780	70.5	56
1972	3,123	7,575	24.3	22,090	70.7	54
1973	3,578	8,466	23.7	25,185	70.4	53
1974	4,187	10,038	24.0	28,980	69.2	53
1975	5,006	12,616	25.2	33,128	66.2	52
1976	5,955	11,044	18.5	39.750	66.7	52
1977	7,077	13,651	19.3	46,887	66.3	52

Year	Direct Premiums Written	Direct-Losses and Adjusting Expenses Incurred	Loss Ratio	Surplus	No. of Companies
	thousands of $		%	*thousands of $*	
1978	32,055	19,913	61.8	54,876	52
1979	35,338	22,817	59.5	64,140	51

Licensed Companies—December 31, 1979

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Companies 31 December, 1978			Additions			Withdrawals			No. of Companies 31 December, 1979		
	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total
Life	4	8	12	..	..	..	..	..	..	4	8	12
Fraternal	6	..	6	..	..	..	..	..	..	6	..	6
Other than Life	21	4	25	2	1	3	..	..	..	23	5	28
Farm Mutuals	52	..	52	..	..	..	..	..	..	52	..	52
Mut. Ben. Socs	52	..	52	..	..	..	1	..	1	51	..	51
Totals	135	12	147	2	1	3	1	..	1	136	13	149

FEDERAL AND FOREIGN COMPANIES

131 Life companies
241 Casualty companies
5 Companies writing both Life and Casualty
32 Fraternal societies

Agents, Brokers and Adjusters

During 1979, the following licences were issued:

Life insurance agents	15,594
Non-life insurance agents	10,244
Adjusters	1,072
	26,910

Included in the total of life insurance agents licensed are 875 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

Investment Contract Company Salesmen

There were 436 salesmen registered in 1979.

Prepaid Medical Associations

Five Associations are now registered, while a further three are no longer offering para-medical, hospital or drug coverages and have therefore been classed as "designated" associations pursuant to Section 9 (3) of The Prepaid Hospital and Medical Services Act.

LEGISLATION

In 1979, amendments were made to The Corporations Act removing certain restrictions on the powers of mutual fire insurance corporations. Those corporations are now empowered to undertake all classes of insurance for which a joint stock insurance company may be licensed under The Insurance Act.

Also in 1979, The Compulsory Automobile Insurance Act was passed. That Act requires that a motor vehicle being operated on a highway must be insured under a contract of automobile insurance and sets out penalties for owners and operators of motor vehicles failing to comply with the Act. This legislation also, by amendment to The Insurance Act, provides for expanded uninsured automobile coverage to be a mandatory part of all contracts of automobile insurance issued in Ontario. Under that coverage, a person insured under the contract will be compensated for injuries caused by an uninsured or unidentified automobile. Property damage may be recovered if the owner and driver of the vehicle causing the accident can be identified.

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines, as experience indicates and as matters develop, become Regulations or part of the Statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting

creditors group life insurance or creditors group accident and sickness insurance in Ontario in connection with premium rebating and overcharging of insurance premiums by certain automobile dealers in the Province of Ontario. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. The guideline arises out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. The guideline arose out of investigations conducted in the Office based upon complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of the one-year limitation period for bringing actions under The Insurance Act and The Highway Traffic Act of Ontario.

(4) A guideline was issued on April 24, 1972, arising out of the decision in the Supreme Court of Ontario concerning Hill *vs*. The Lumbermens Mutual Insurance Company. The guideline deals with a member of the insuring public who was denied coverage under the comprehensive personal liability part of a fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(5) A guideline was issued on November 21, 1972, to all insurers, transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E to The Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. The guideline summarizes the effect of the findings of my Advisory Board with respect to the duties and role of adjusters and re-affirms the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline respecting the mass advertising of life, accident and sickness insurance, as amended and adopted at the April, 1973, Conference of the Superintendents of all Provinces of Canada, was issued on May 15, 1973. The guideline was further amended in 1976 to clarify and update the filing requirements with respect to the filing of mass-advertising materials with the Superintendent of each of the several provinces. This guideline, as amended, is based upon an interpretation of section 388 of the Insurance Act (Ontario) dealing with unfair and deceptive acts or practices in the business of Insurance. Its essential purpose is to assure truthful and

adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising. This guideline, amended as noted above, replaces the original guideline on the subject which was issued on February 28, 1972, and was published in my annual report for the year 1972.

(8) A guideline was issued on May 25, 1973, to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising for the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in Item (8) above, a supplementary guideline was issued on July 16, 1973, drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquors or drugs and consequent amendment of the standard automobile policy form, effective September 1, 1973.

(10) A guideline was issued on August 28, 1973, to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of The Corporations Tax Amendment Act 1972, which now requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973, to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline necessary as a result of a selective survey of certain types of these contracts by my Office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guideline on the subject issued on June 27, 1968, which remains in effect and has been published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my aforesaid guideline of November 30, 1973. The purpose of the supplementary guideline is to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975, to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. The guideline stresses the importance of the insurer's checking with the

insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) Another supplementary guideline on creditors group insurance was issued on May 17, 1976, in furtherance of the guideline dated November 30, 1973, establishing minimum loss ratios with respect to all contracts of creditors group insurance.

(15) A guideline was issued on October 7, 1976, to all insurers other than life insurers concerning the licensing of insurance agents. The guideline deals generally with the insurer's responsibilities with respect to the renewal of licenses by their agencies and the acceptance of business by insurers from unlicensed agents.

(16) A guideline was issued on March 25, 1980, to all insurers transacting legal expense in Ontario arising from the introduction of this new class of insurance in the Province. This guideline indicates that with respect to the underwriting of the new class of legal expense insurance in Ontario, insurers concerned shall observe certain conditions and limitations, namely: (1) all contracts of legal expense insurance shall provide the insured with complete freedom to select the lawyer of his own choosing, (2) no such contracts shall provide coverage with respect to the payment of fines and penalties imposed under any legislation, (3) all contracts of legal expense insurance shall stipulate that where the insured is also entitled to benefits covered under the Ontario Legal Aid Plan or other publicly financed program, benefits under the private insurer's policy will be treated as primary to the benefits payable under any other such programs. In accordance with the Cabinet minutes approving the regulation to create this new class of legal expense insurance under the Insurance Act, this guideline was developed in consultation between our Ministry and the Ministry of the Attorney General.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

INFORMATION COUNSELLING SERVICE

In 1979 the Policy Service Officers in my office received 1,568 written enquiries or complaints and 5,071 telephone enquiries, and conducted 344 personal interviews.

It is noted that automobile insurance problems still generate about fifty percent of the queries. Disagreement over the value of automobiles when they are considered total constructive losses, as well as disagreement over the amount allowed for repairs, are still the largest complaint producers. Unfortunately insurers seem reluctant to inform their insureds, with whom they are involved in a quantum dispute, of their right to the Appraisal Procedure. This statement also applies to property insurance.

As many insurers have instituted the practice of waiving Collision deductibles when their automobile insureds are innocent accident victims, the number of complaints involving subrogation proceedings has dropped dramatically.

The public's acceptance of insurers foregoing a rate increase following the first loss by a five star auto risk, has resulted in a diminishing of protests formerly voiced by long term accident-free drivers. It has also been noticed that following the Honourable Frank Drea's statements endorsing the principle of higher rates for drivers with poor driving records, the practice of surcharging for traffic violations seems to have become more acceptable to Ontario motorists.

Accident and Sickness complaints generally concern disagreement over whether a claimant qualifies for total disability benefits. Some enquiries under group policies pertain to the claimant's lack of knowledge that the policy contains an integration of benefits clause.

Life insurance complaints frequently revolve around allegations that statements made by the selling agent are not supported by the insurance policy.

INVESTIGATION UNIT

The purpose of this unit is to investigate allegations of illegal and unethical conduct on the part of licencees and others in respect of the requirement of the Acts administered by this Office. The Unit also maintains a liaison with other enforcement agencies on a national and international basis and undertakes special enquiries on the instructions of the Superintendent.

During the year a total 174 investigations, which included 38 carried over from 1978, and 29 special enquiries were assigned to the unit. The position of these investigations is as follows:

Court action	7
Administrative hearings	5
Licence terminations	8
Cautions	9
Cease and Desist orders	12
Unfounded	48
Unsubstantiated	23
Still under investigation	62

Personnel

The total complement of the Division, at 31 December, 1979, was 154, which included:

Cemeteries Branch	12
Credit Unions Branch	22
Motor Vehicles Accident Claims Fund	57

Association of Superintendents of Insurance

The Sixty-second Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in Moncton, New Brunswick, in September, 1979. Approximately 330 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1979-80:

President: M. A. Thompson, Superintendent of Insurance, Ont.

Vice-President: M.B. Fitzpatrick, Superintendent of Insurance, P.E.I.

Secretary-Treasurer: Lear P. Wood, Deputy Superintendent of Insurance, (Ontario.)

Auditor: Douglas M. Murton, C.A., Office of the Superintendent of Insurance, Ontario.

The 1980 conference was held at Vancouver, B.C., October 19th to 24th, 1980.

Toronto, Ontario
November 30, 1980

M. A. Thompson, Q.C.
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as in 1. and 2. (except Far Mutual Fire Companies), 3. 6. 7. and 9. are grouped together alphabetically.

Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4. 5. and 8. are separately li alphabetically. (As of September 15, 1980.)

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada, 3027 Harvester Road, Burlington, Ontario L7N 3G9 W. D. Millar, Chief Agent	Life, Accident and Sickness
Abeille-Paix Réassurances, 188 University Avenue, Toronto, Ontario M5H 3C3 Sidney Gordon, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Abstainers' Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 M. E. Schultz, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company, 439 University Avenue, P.O. Box 219-A. Toronto, Ontario M5W 1B6 S. H. Cooper, Chief Agent	Life.
Advocate General Insurance Company of Canada, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 A. A. Thain, Chief Agent	Automobile, Fidelity, Liability and Property.
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance), Box 101, 401 Bay Street, Suite 2212, Toronto, Ontario M5H 2Y4 H. S. Day, Chief Agent c/o Day, Ault	Life, Accident and Sickness.
The Aetna Casualty and Surety Company, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Aetna Casualty Company of Canada, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aetna Insurance Company, 2300 Yonge Street, Suite 2900, Toronto, Ontario M4P 2X3 R. H. Calvert, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company, Room 600, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Affiliated F M Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 P. G. Antonsen, Chief Agent	Boiler and Machinery, Fidelity, Liability, Marine, Property and Surey.
The Albion Insurance Company of Canada, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R. Lowrie, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Alexander Hamilton Life Insurance Company of America, 85 Bloor Street East, Toronto, Ontario M4W 1B4 M. A. Castonguay, Chief Agent	Life, Accident and Sickness.
Allendale Mutual Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 P. G. Antonsen, Chief Agent	Boiler and Machinery and Property.
Alliance Mutual Life Insurance Company, 160 Elgin Street, P.O. Box 466, Station "A", Ottawa, Ontario K2P 2C4 Robert Chevrier, Chief Agent c/o Gowling & Henderson	Life, Accident and Sickness.
Allianz Insurance Company, Room 1212, 7 King Street East, Toronto, Ontario M5C 1A2 R. A. Griffin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company, Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 H. J. Saunders, Chief Agent	Automobile, Liability, Marine and Property.
American Bankers Insurance Company of Florida, 111 Merton Street, Toronto, Ontario M4S 3A7 Brian R. Thompson, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Bankers Life Assurance Company of Florida, 111 Merton Street, Toronto, Ontario M4S 3A7 Brian R. Thompson, Chief Agent	Life, Accident and Sickness.
American Credit Indemnity Company of New York, Suite 114, 6 Lansing Square, Toronto, Ontario M2J 1T5 M. C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 J. A. Hubbarde, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The American Insurance Company 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
American Life Insurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Life, Accident and Sickness.
American Mutual Liability Insurance Company, 2655 Liruma Road, Mississauga, Ontario L5A 2Y9 W. S. Utter, Chief Agent	Accident and Sickness, Aircraft, Automobile, Liability and Property.
American National Fire Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 David L. Breckles, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The American Road Insurance Company, The Canadian Road, Oakville, Ontario L6J 5C7 J. B. Gregorovich, Chief Agent	Automobile, Credit, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American United Life Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life (limited to contracts of reinsurance).
Anglo Canada General Insurance Company, 200 Queens Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Argonaut Insurance Company, 145 King Street West, Toronto, Ontario M5H 1V8 D. H. Atkins, Chief Agent	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety. (as a discontinuing company).
Arkwright-Boston Manufacturers Mutual Insurance Company, Suite 1002, 365 Bloor Street East, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Boiler and Machinery and Property.
The Artisans, Life Insurance Cooperative Society (Les Artisans, Société Coopérative d'Assurance Vie), 234 Chemin Montréal, Villeray, Ontario K1L 6C6 Pierre Robert, Chief Agent	Life, Accident and Sickness.
Assumption Mutual Life Insurance Company, (Assomption Compagnie Mutuelle d'Assurance-Vie), 2365 Georgina Drive, Ottawa, Ontario K2B 7M6 Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
L'Assurance-Vie Desjardins, 325 Dalhousie Street, Ottawa, Ontario K1N 7G2 J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company, Suite 3105, Toronto-Dominion Tower, P.O. Box 60, Toronto, Ontario M5K 1G4 Meredith Fleming, Chief Agent c/o Fleming, Smoke, Burgess & Phillips	Life, Accident and Sickness.
Aviation & General Insurance Company Limited, Royal Bank Plaza, Suite 1501, North Tower, P.O. Box 2, Toronto, Ontario M5J 2J1 D. S. Barbeau, Chief Agent	Accident and Sickness, Aircraft and Liability.
B	
Balboa Insurance Company, 201 Queens Avenue, P.O. Box 5071, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Baloise Insurance Company Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 J. G. Dovey, Chief Agent	Inland Transportation and Marine.
Baltica-Skandinavia Insurance Company of Canada, (La Compagnie d'Assurance Baltica-Skandinavia du Canada), Suite 1012, 111 Richmond Street West, Toronto, Ontario M5H 2G4 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Bankers Life and Casualty Company, P.O. Box 67, 105 Main Street East, Suite 1500, Hamilton, Ontario L8N 1G6 C. S. Hyslop, Chief Agent	Life Insurance, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness Insurance.
Bankers Life Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Bay City General Insurance Company, 505 York Boulevard, Hamilton, Ontario L8R 3K4 J. C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
The Boiler Inspection and Insurance Company of Canada, (La Compagnie d'Inspection et d'Assurance Chaudière et Machinerie), 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property.
The British Aviation Insurance Company, Limited, 240 Eglinton Avenue East, Toronto, Ontario M4P 1K8 J. A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
British Economic Insurance Company Limited, Suite 403, 150 Consumers Road, Willowdale, Ontario M2J 1P8 H. G. Innes, Chief Agent c/o Hogg Robinson Innes Insurance Brokers Ltd.	Fire, Boiler and Machinery (excluding Machinery), Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property) (as a discontinuing company).
Buffalo Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Suite 3000 Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent c/o Fasker & Calvin	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.

LICENCE REGISTER (Cont'd)
LICENCED INSURERS (Cont'd)

Name, Address and Offical Representative of Insurers in Ontario	Classes of Insurance
Business Men's Assurance Company of America, Canada Life Building, 330 University Avenue, Toronto, Ontario M5G 1R8 Gordon A. Gibbins, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
Calvert Fire Insurance Company, 18 King Street East, Suite 201, Toronto, Ontario M5C 2R6 C. F. Dumaresq, Chief Agent	Automobile, Credit, Liability and Property.
The Canada Accident and Fire Assurance Company, Commercial Union Tower, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company, 330 University Avenue, Toronto, Ontario M5G 1R8 E. H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian General Insurance Company, 170 University Avenue, Toronto, Ontario M5H 3B5 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company, #1202 Terminal Towers, 105 Main Street East, P.O. Box 918, Hamilton, Ontario L8N 3P6 Charles P. Flood, Chief Agent	Life, Accident and Sickness.
Canadian Home Assurance Company, Suite 517, 45 Sheppard Avenue East, Toronto, Ontario M2M 5W9 Bernard J. Boyle, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company, 85 Richmond Street West, Toronto, Ontario M5H 2E4 L. V. Whitman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENCE INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Canadian Millers' Mutual Fire Insurance Company, Suite 104, 1400 Bishop Street, Cambridge, Ontario N1R 6W8 Alan Wilson, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
The Canadian Provincial Insurance Company, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée), P.O. Box 12, First Canadian Place, Toronto, Ontario M5X 1B3 John Carson, Chief Agent c/o Touche-Ross & Co.	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent c/o Sommerville, Scace, White & Lamson	Fire.
The Capitol Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Cardinal Insurance Company, Suite 2727, Commerce Court North, Box 58, Commerce Court Postal Station, Toronto, Ontario M5L 1B9 Antony Mendez, Chief Agent	Automobile, Liability and Property.
Carolina Life & Accident Insurance Company	See Colonial Life & Accident Insurance Company.
The Casualty Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Centennial Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan Symons, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company, 20 Wood Glen Road, Scarborough, Ontario M1N 2V7 Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada, 439 University Avenue, Toronto, Ontario M5G 1Y8 J. B. Murch, Chief Agent	Accident and Sickness Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
Charter National Life Insurance Company, Box 38, Toronto-Dominion Centre, Toronto, Ontario M5K 1C7 James G. Torrance, Q.C., Chief Agent c/o Smith, Lyons, Torrance, Stevenson & Mayer	Life, Accident and Sickness.
Chateau Insurance Company, (Chateau Compagnie d'Assurance), 2300 Yonge Street, Suite 3000, Toronto, Ontario M4P 2X3 P. A. Bradbury, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property and Surety.
Chicago Title Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company, Suite 201, Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada), Plaza One, Suite 201, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Life, Accident and Sickness.
Chubb Insurance Company of Canada, 145 King Street West, Suite 1200, Toronto, Ontario M5H 3L2 Edward Dunlop, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Citadel General Assurance Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Citadel Life Assurance Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 F. W. Tallman, Chief Agent	Life, Accident and Sickness.
Coachman Insurance Company, P.O. Box 157, Station "U", Toronto, Ontario M8Z 5P1 Bernard S. Aaron, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
College Retirement Equities Fund, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life.
Cologne Life Reinsurance Company, 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6 Dr. Joachim Trabandt, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia General Insurance Company, (Colonia Versicherung Aktiengesellschaft), 1235 Bay Street, Suite 504, Toronto, Ontario M5R 3K7 Mr. J. E. Plumb, Chief Agent c/o Tower-Chisholm Ferguson Ltd.	Marine.
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie), 2 St. Clair Avenue East, 14th Floor, Toronto, Ontario M4T 2V6 Dr. J. K. W. Trabandt, Chief Agent	Life, Accident and Sickness.
Colonial Life & Accident Insurance Company, 3rd Floor, 6075 Yonge Street, Willowdale, Ontario M4M 3W2 Iain S. Paterson, Chief Agent	Life, Accident and Sickness, and the company shall use the name "Carolina Life & Accident Insurance Company" in the transaction of its business in Ontario.
Combined Insurance Company of America, 980 Yonge Street, Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness.
Commerce and Industry Insurance Company of Canada, (La Compagnie d'Assurances Commerce et Industrie du Canada), Suite 1000, 55 University Avenue, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances), P.O. Box 48, Toronto-Dominion Centre, Toronto Dominion Bank Tower, Toronto, Ontario M5K 1E6 B. R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Commercial Life Assurance Company of Canada, 1303 Yonge Street, Toronto, Ontario M4T 1X1 W. L. Williams, Chief Agent	Life.
Commercial Travelers Mutual Insurance Company, 299 Waverley Street, Ottawa, Ontario K0A 3M0 G. M. Welch, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada), P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
Commercial Union Assurance Company, Limited, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Life, Accident and Sickness, Aircraft, Marine and Property.
Commonwealth Insurance Company, Bank of Canada Building, 250 University Avenue, Toronto, Ontario M5H 3E5 B. V. Elliot, Chief Agent c/o Bordon & Elliot	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Confederation Life Insurance Company, 321 Bloor Street East, Toronto, Ontario M4W 1H1 J. A. Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Constellation Assurance Company (Constellation Compagnie d'Assurance), 55 Yonge Street, Suite 1101, Toronto, Ontario M5E 1J6 T. Larry Bourk, Chief Agent	Life (Restricted to the servicing of Ontario policies issued prior to May 31, 1978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Legal Expenses, Liability, Property and Surety.
Continental Assurance Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 F. W. Tallman, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Continental Casualty Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Continental Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Continental Insurance Company of Canada (La Compagnie d'Assurance Continental du Canada), P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 William W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited, 505 York Boulevard, Hamilton, Ontario L8N 3S3 John Conway Stradwick, Jr., Chief Agent	Fire, Accident, Boiler and Machinery (excluding Machinery), Inland Transportation, Liability, Plate Glass, Property Damage and Theft.
Co-Operative Fire and Casualty Company, Priory Square, Guelph, Ontario N1H 6P8 Gerald Day, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
Co-operative Life Insurance Company, Priory Square, Guelph, Ontario N1H 6P8 Gerald Day, Chief Agent	Life.
Co-Operators Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Co-Operators Life Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company, Limited, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability, Property and Surety.
Coronation Insurance Company, Limited, 181 Bay Street, Toronto, Ontario M5J 1K6 C. F. Dumaresq, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.
The Credit Life Insurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name Address and Official Representative of Insurers in Ontario	Classes of Insurance
Crown Life Insurance Company, 120 Bloor Street East, Toronto, Ontario M4W 1B8 R. C. Dowsett, Chief Agent	Life, Accident and Sickness.
Cumis Insurance Society, Inc., P.O. Box 5065, Burlington, Ontario L7R 4C2 J. L. H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the writing of insurance on the property of credit unions and credit union members).
Cumis Life Insurance Company (La Compagnie d'Assurance-Vie Cumis), 151 North Service Road, P.O. Box 5065, Burlington, Ontario L7R 4C2 J. L. H. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle), P.O. Box 65, Hamilton, Ontario L8N 3B2 J. L. H. Lanctot, Chief Agent	Life, Accident and Sickness Insurance (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Dominion Life Assurance Company, 111 Westmount Road, Waterloo, Ontario N2J 4C6 J. S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Drake Insurance Company Limited, 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 T. Asnani, Chief Agent	Marine.
E	
Eagle Star Insurance Company Limited, Suite 201, 180 Bloor Street West, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Eaton/Bay Insurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 W. R. Livingston, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENCED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Eaton/Bay Life Assurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 W. R. Livingston, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office, Limited, Box 2401, 2300 Yonge Street, Suite 1707, Toronto, Ontario M4P 1E4 P. C. Mangin, Chief Agent	Liability and Property.
Economical Mutual Insurance Company, 10 Duke Street West, P.O. Box 700, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
L'Economie Mutuelle-Vie, Room 702, 100 Sparks Street, Ottawa, Ontario K1P 5B7 A. Giroux, Chief Agent	Life, Accident and Sickness.
Elite Insurance Company, 200 University Avenue, Suite 400, Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent c/o Beard, Winter, Gordon	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Emmco Insurance Company, 45 Sheppard Avenue East, Suite 111, Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Legal Expense, Liability and Property.
The Empire Life Insurance Company, (L'Empire, Compagnie d'Assurance-Vie), P.O. Box 1000, Kingston, Ontario K7L 4Y4 H. N. R. Jackman, Chief Agent	Life, Accident and Sickness.
Employers Insurance of Wasau A Mutual Company, 55 University Avenue, Suite 400, P.O. Box 25, Toronto, Ontario M5J 2H7 J. B. Harrison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Employers Reinsurance Corporation, 199 Bay Street, Toronto, Ontario M5J 1L4 J. L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
English & American Insurance Company, Limited, 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Aircraft, Liability, Marine and Property.
The Equitable Life Assurance Society of the United States, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 E. J. M. Huycke, Q.C., Chief Agent c/o Osler, Hoskin & Harcourt	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
he Equitable Life Insurance Company of Canada, One Westmount Road North, Waterloo, Ontario N2J 4C7 T. R. Suttie, Chief Agent	Life, Accident and Sickness.
he Excelsior Life Insurance Company L'Excelsior, Compagnie d'Assurance-Vie), 20 Toronto Street, Toronto, Ontario M5C 2C4 G. N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
amily Life Assurance Company, Royal Bank Plaza, P.O. Box 38, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
ederal Home Life Insurance, 161 Eglinton Avenue East, Suite 702, Toronto, Ontario M4P 1J7 J. N. Drouin, Chief Agent	Life, Accident and Sickness.
ederal Insurance Company, Suite 1200, York Centre, 145 King Street West, Toronto, Ontario M5H 3L2 P. B. Smith, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
ederated Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
ederated Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
ederation Insurance Company of Canada, 180 Dundas Street West, Suite 309, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
idelity Insurance Company of Canada, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
idelity Life Assurance Company, Box 48, Toronto-Dominion Bank Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1E6 E. A. McNeill, Chief Agent c/o McCarthy & McCarthy	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Financial Life Assurance Company of Canada, 250 University Avenue, Toronto, Ontario M5H 3G9 Robert A. F. Sutherland, Q.C., Chief Agent c/o Borden & Elliot	Life, Accident and Sickness.
The Fire Insurance Company of Canada, 390 Bay Street, Toronto, Ontario M5H 2G3 Graham Dutton, Q.C., Chief Agent c/o Cassels, Mitchell	Automobile, Liability and Property (as a discontinuing company.)
Fireman's Fund American Life Insurance Company, 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Florists' Mutual Insurance Company, 200 Queen's Avenue, Suite 700, London, Ontario N6A 1J3 William T. Boland, Chief Agent	Liability and Property (as a discontinuing company.)
Ford Life Insurance Company, The Canadian Road, Oakville, Ontario L6J 5C7 J. B. Gregorovich, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company (L'Indemnite Compagnie des Forestiers), 789 Don Mills Road, Don Mills, Ontario M3C 1T9 Neil R. Carpenter, Chief Agent	Accident and Sickness, Liability and Property.
The Franklin Life Insurance Company, 130 Adelaide Street West, Suite 2400, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
e General Accident Assurance Company of Canada, 357 Bay Street, Toronto, Ontario M5H 2T9 I. E. Burns, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
neral American Life Insurance Company, P.O. Box 31, Commerce Court West, Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
neral Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
neral Reassurance Corporation, First Canadian Place, Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent c/o Touche, Ross & Co.	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
eneral Reinsurance Corporation, Suite 6565, First Canadian Place, 100 King Street West, Toronto, Ontario M5X 1B1 Donald W. Bradford, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
eneral Security Insurance Company of Canada, La Sécurité Compagnie d'Assurance Générales du Canada), Suite 400, 200 University Avenue, Toronto, Ontario M5H 2K4 E. A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
erling Global General Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
erling Global Life Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 K. H. Klaeser, Chief Agent	Life, Accident and Sickness.
erling Global Reinsurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company, 200 Queen's Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Legal Expense, Liability, Marine and Property.
Glacier National Life Assurance Company, 390 Bay Street, Suite 1919, Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Globe Life Insurance Company, Two Robert Speck Parkway, Suite 1140, Mississauga, Ontario L4Z 1H8 J. E. Harris, Chief Agent	Life, Accident and Sickness, Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.
Gold Circle Insurance Company, (Cercle d'Or, Compagnie d'Assurance), Suite 301, 74 Victoria Street, Toronto, Ontario M5C 2A5 F. Peter Kendrick, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Gore Mutual Insurance Company, 252 Dundas Street, Cambridge, Ontario N1R 5T3 D. D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company, Suite 501, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 Wallace D. Cox, Q.C., Chief Agent c/o Cox, Armstrong & Smith	Fidelity, Liability, Property and Surety.
Great American Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFayden, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Great Lakes Reinsurance Company, 55 Yonge Street, Suite 606, Toronto, Ontario M5E 1J4 Malcolm H. McLachlan, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Great-West Life Assurance Company, (La Great-West, Compagnie d'Assurance-Vie), Suite 6250, 1 First Canadian Place, P.O. Box 152, Toronto, Ontario M5X 1C7 J. R. Ross, Chief Agent	Life, Accident and Sickness.
The Guarantee Company of North America, Frank Cowan Company Ltd., Princeton, Ontario N0J 1V0 Frank Cowan, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Guardian Insurance Company of Canada, 181 University Avenue, Toronto, Ontario M5H 3M7 N. Curtis, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
Guildhall Insurance Company Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 Sidney Gordon, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
H	
ıe Halifax Insurance Company, 1303 Yonge Street, Toronto, Ontario M4T 1W9 W. L. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
ıe Hanover Insurance Company, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.
ıe Hartford Fire Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
artford Life Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Life, Accident and Sickness.
ıe Hartford Steam Boiler Inspection and Insurance Company, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery (limited to contracts of reinsurance).
erald Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Liability, Property and Surety.
eritage Life Assurance Company, P.O. Box 401, Commerce Court North, Toronto, Ontario M5L 1G3 John A. Fessenden, Chief Agent	Life, Accident and Sickness.
lighlands Insurance Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent c/o Fasken & Calvin	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
'he Home Insurance Company, Suite 1100, 790 Bay Street, Toronto, Ontario M5G 2A4 Alan R. Hayes, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
I	
deal Mutual Insurance Company, 44 Victoria Street, Suite 1413, Toronto, Ontario M5C 1Y2 A. J. Barnes, Chief Agent	Automobile, Liability, Marine and Property.
The Imperial Life Assurance Company of Canada, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N7 W. G. Munro, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance), 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 M. R. Knorr, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
INA Life Insurance of Canada (INA du Canada Compagnie d'Assurance sur la Vie), 141 Adelaide Street West, Suite 709, Toronto, Ontario M5H 3L5 S. L. Wyss, Chief Agent	Life, Accident and Sickness.
Independence Life and Accident Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McClean & Kerr	Accident and Sickness.
Industrial Life Insurance Company, 150 Eglinton Avenue East, Toronto, Ontario M4P 1G1 T. G. Tuck, Chief Agent	Life, Accident and Sickness.
Insmor Mortgage Insurance Company, Suite 3304, P.O. Box 56, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1E7 D. R. Smith, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property, resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Insurance Company of North America, 161 Eglinton Avenue East, Suite 505, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety Insurance.
The Insurance Corporation of Ireland Limited, Suite 2450, South Tower Royal Bank Plaza, P.O. Box 63, Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
J	
Jevco Insurance Company, 55 University Avenue, Suite 320, Toronto, Ontario M5J 2H7 D. W. Pamenter, Chief Agent c/o Jevco Insurance Management Inc.	Automobile, Liability, Property and Surety.
John Alden Life Insurance Company, P.O. Box 7622, Concord, Ontario L4K 1C4 Donald C. Halliday, Chief Agent c/o Stedmans	Life, Accident and Sickness.
John Deere Insurance Company of Canada (John Deere, Compagnie d'Assurance du Canada), P.O. Box 1000, South Service Road, Grimsby, Ontario L3M 4H5 Michael Frank, Chief Agent	Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
n Hancock Mutual Life Insurance Company, 72 Bay Street, oronto, Ontario M5H 2X5 . B. Cumine, Q.C., Chief Agent /o McLean & Kerr	Life, Accident and Sickness.
K	
nata Reinsurance Company (Compagnie de Reassurance Kanata), 0 Victoria Street, Suite 605, oronto, Ontario M5C 2N8 . J. Chilcott, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
nsa General Insurance Company, 00 King Street West, Suite 800, oronto, Ontario M5X 1A2, avid W. Pamenter, Chief Agent /o Lang, Michener, Cranston, Farquharson & Wright	Automobile, Liability and Property.
L	
e Laurentian Mutual Assurance Company a Laurentienne Compagnie Mutuelle d'Assurance), Suite 200, 211 Rideau Street, Ottawa, Ontario K1N 5Y3 R. G. Bertrand, Chief Agent	Life, Accident and Sickness.
urier Life Insurance Company, 295 The West Mall, Etobicoke, Ontario M9C 4Z9 Hugh D. Haney, Chief Agent	Life, Accident and Sickness.
wyers Title Insurance Corporation, Suite 202, 738 Sheppard Avenue East, Willowdale, Ontario M2K 1C4 D. L. Gibson, Chief Agent	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
berty Mutual Fire Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
iberty Mutual Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
ife Insurance Company of North America, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Life, Accident and Sickness.
ife Investors Insurance Company of America, 1040 South Service Road East, Oakville, Ontario L6J 2X7 Gwendolyn L. Elliott, Chief Agent	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Lincoln National Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Lombard Insurance Company, Limited, P.O. Box 219-A, 439 University Avenue, Toronto, Ontario M5W 1B6 E. B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
London and Midland General Insurance Company, 201 Queens Avenue, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The London Assurance, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W Paterson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
London-Canada Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
London Life Insurance Company, 255 Dufferin Avenue, London, Ontario N6A 4K1 A. H. Jeffery, Chief Agent	Life, Accident and Sickness.
Lumbermens Mutual Casualty Company, 88 University Avenue, Toronto, Ontario M5J 1T6 Donald E. Aitchison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Lumbermen's Underwriting Alliance, 9350 Yonge Street, Room 207, Richmond Hill, Ontario L4C 5G2 Cy Cronin, Chief Agent	Property.
M	
Maccabees Mutual Life Insurance Company, 1120 Ouellette Avenue, Windsor, Ontario N9A 1C9 C. Richer, Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company, (La Compagnie d'Assurance-Vie Manufacturers), 200 Bloor Street East, Toronto, Ontario M4W 1E5 E. S. Jackson, Chief Agent	Life, Accident and Sickness.
Maplex General Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 M. E. Schultz, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ine Indemnity Insurance Company of America, 8 Yonge Street, Suite 1060, oronto, Ontario M5E 1G6 . B. Manley, Chief Agent	Marine and Property.
ritime Insurance Company Limited, 0 Yonge Street, oronto, Ontario M5E 1H5 . F. Atkinson, Chief Agent	Inland Transportation and Marine.
e Maritime Life Assurance Company, 188 Eglinton Avenue East, Suite 800, oronto, Ontario M4P 2X8 . A. Wilkins, Chief Agent	Life, Accident and Sickness.
rkel Insurance Company of Canada, 500 University Avenue, Suite 516, oronto, Ontario M5G 1W1 . A. Hubbarde, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
aryland Casualty Company, 3640 Victoria Park Avenue, Willowdale, Ontario M2H 3B2 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
assachusetts General Life Insurance Company, Suite 700, 372 Bay Street, Toronto, Ontario M5H 2X3 Ross Harrison, Chief Agent	Life, Accident and Sickness limited to the servicing of policies issued in Ontario by Loyal Protective Life Insurance Company prior to its merger with Massachusetts General Life Insurance Company.
assachusetts Indemnity and Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.
assachusetts Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
he Mercantile and General Reinsurance Company Limited, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 I. C. Michie, Chief Agent (Life Business) D. M. Batten, Chief Agent (General Business)	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
he Mercantile and General Reinsurance Company of Canada, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 D. M. Batten, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie), 99 Bank Street, Ottawa, Ontario K1P 5A3 Charles N. Armstrong, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Midland Insurance Company, Riddell, Stead and Company, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Automobile and Inland Transportation.
Ministers Life - A Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Minnesota Mutual Life Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life.
The Missisquoi and Rouville Insurance Company, 10 Duke Street West, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery Fidelity, Liability, Property and Surety.
The Monarch Life Assurance Company, 604-200 Consumers Road, Willowdale, Ontario M2J 4P4 P. Angelini, Chief Agent	Life, Accident and Sickness.
Montreal Life Insurance Company, P.O. Box 80, 61st Floor, First Canadian Place, Toronto, Ontario M5X 1B1 John F. Logan, Q.C., Chief Agent c/o Holden, Murdoch & Finlay	Life, Accident and Sickness.
MONY Life Insurance Company of Canada, 1500 North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 J. T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
The Mortgage Insurance Company of Canada, P.O. Box 14, 401 Bay Street, Toronto, Ontario M5H 2Y4 R. T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation, 1125B Leslie Street, Don Mills, Ontario M3C 2K4 S. G. Stoker, Chief Agent	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Liability and Surety.
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft), (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to the business of reinsurance).
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft), (Non-Life Branch), Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
nich Reinsurance Company of Canada, Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
e Mutual Life Assurance Company of Canada, 227 King Street South, Waterloo, Ontario N2J 4C5 J. H. Panabaker, Chief Agent	Life, Accident and Sickness.
e Mutual Life Insurance Company of New York, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. Dunbar Russel, Chief Agent	Life, Accident and Sickness.
utual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance), 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
utuelle Générale Française Accidents, 55 University Avenue, Suite 1200, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
N	
ational Employers Mutual General Insurance Association Limited, Suite 800, 65 Queen Street West, Toronto, Ontario M5H 2H6 H. A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Automobile, Liability and Property.
ational Fidelity Life Insurance Company, 199 Bay Street, 5th Floor, Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
he National Life Assurance Company of Canada. 522 University Avenue, Toronto, Ontario M5G 1Y7 C. T. P. Galloway, Chief Agent	Life, Accident and Sickness.
he National Reinsurance Company of Canada, Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 A. H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Nationwide Mutual Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property Surety and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Liability, Marine and Property (limited to contracts of reinsurance).
New England Mutual Life Insurance Company, P.O. Box 20, Royal Bank Plaza, Toronto, Ontario M5J 2K1 B. W. Shields, Chief Agent c/o Tory, Tory, DesLauriers and Binnington	Life, Accident and Sickness.
New Hampshire Insurance Company, Suite 1000, 55 University Avenue, Toronto, Ontario M5J 1H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
The New India Assurance Company, Limited, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R. Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New Rotterdam Insurance Company, P.O. Box 2018, 505 York Boulevard, Hamilton, Ontario L8N 3S3 J. C. Stradwick, Jr., Chief Agent c/o Simcoe Erie Investors, Limited	Automobile, Liability, Property and Surety.
New York Life Insurance Company, 443 University Avenue, Toronto, Ontario M5G 1T8 Harold G. Folliott, Chief Agent	Life, Accident and Sickness.
The New Zealand Insurance Company, Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 Jack G. Dovey, Chief Agent	Fidelity, Marine, Property and Surety.
Niagara Fire Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Liability and Property (limited to contracts of reinsurance).
Norman Insurance Company Limited, 85 Richmond Street West, Toronto, Ontario M5H 2C9 J. B. M. Murray, Chief Agent c/o J. B. M. Murray Ltd.	Aircraft, Automobile, Legal Expense, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
rth American Company for Property and Casualty Insurance, ! St. Clair Avenue West, Toronto, Ontario M4V 1L8 T. P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
rth American Life and Casualty Company, Suite 1500, North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. D. Russel, Chief Agent	Life, Accident and Sickness.
rth American Life Assurance Company, 105 Adelaide Street West, Toronto, Ontario M5H 1R1 D. W. Pretty, Chief Agent	Life, Accident and Sickness.
rth American Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
rth American Reinsurance Corporation, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 G. E. P. Eastwood, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance.)
e Northern Frontier General Insurance Company Limited, 373 Main Street West, 1st Floor, North Bay, Ontario P1B 2T9 David Liddle, Chief Agent	Automobile, Liability and Property.
he Northern Life Assurance Company of Canada, 380 Wellington Street, London, Ontario N6A 4G3 G. L. Bowie, Chief Agent	Life, Accident and Sickness.
lorthern Union Insurance Company Limited, 303-2200 Lakeshore Boulevard West, Toronto, Ontario M8V 1A4 W. B. Mather, Chief Agent	Accident and Sickness, Aircraft, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Mortgage, Property, Surety and Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Northumberland General Insurance Company, P.O. Box 247, Toronto-Dominion Centre, Toronto, Ontario M5K 1J5 Diarmuid M. Hogan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability and Property.
The North Waterloo Farmers Mutual Insurance Company, P.O. Box 397, Waterloo, Ontario N2J 4B1 G. MacIntyre, Chief Agent	Hail, Liability and Property.
The North West Life Assurance Company of Canada, 200 University Avenue, 4th Floor, Toronto, Ontario M5H 2K4 K. J. Bialkowski, Chief Agent c/o Beard, Winter, Gordon	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Norwich Union Fire Insurance Society, Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Norwich Union Life Insurance Society, 60 Yonge Street, Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.
Norwich Winterthur Reinsurance Corporation Limited, Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 M. W. Donald, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
O	
Occidental Life Insurance Company of California, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 Duane M. Onstad, Chief Agent	Life, Accident and Sickness.
Occidental Life Insurance Company of Canada, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 Duane M. Onstad, Chief Agent	Life.
Old Republic Insurance Company, (L'Ancienne République, Compagnie d'Assurance), 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company, 505 York Boulevard, P.O. Box 557, Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy."
The Omaha Indemnity Company, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ntario Motorist Insurance Company, 2 Carlton Street, Toronto, Ontario M5B 1J4 N. D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Legal Expense, Liability and Property.
ntario Mutual General Insurance Company, 111 Main Street, P.O. Box 250, Grand Valley, Ontario L0N 1G0 D. T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.
he Orion Insurance Company, Limited, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
tter Dorchester Insurance Company Limited, 8 Stover Street, P.O. Box 489, Norwich, Ontario N0J 1P0 R. G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
P	
acific Employers Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee (limited to Fidelity), Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
afco Insurance Company, Limited, 60 Yonge Street, Toronto, Ontario M5E 1H7 William G. Star, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
a Paix General Insurance Company of Canada, 211 Rideau Street, Suite 200, Ottawa, Ontario K1N 5X8 R. G. Bertrand, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
an American Family Insurance Corporation, 365 Bay Street, Suite 1000, Toronto, Ontario M5H 2V5 D. G. Lash, Chief Agent c/o Blaney, Pasternack, Smela & Watson	Life, Accident and Sickness.
The Patriot Life Insurance Company	See Provident Alliance Life Insurance Company.
The Paul Revere Life Insurance Company, P.O. Box 5044, Burlington, Ontario L7R 4C1 J. C. Davey, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Company, Limited, 180 Bloor Street West, Suite 201, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).

LICENCE REGISTER (Cont'd)
LICENCED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Penn Mutual Life Insurance Company, Suite 1000, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Pennsylvania Life Insurance Company, Suite 1000, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Personal Insurance Company of Canada, 703 Evans Avenue, Etobicoke, Ontario M9C 5A7 H. P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Perth Insurance Company, 210 Water Street, Stratford, Ontario N5A 3C5 K. V. Salt, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
PHF Life Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J7 Jules N. Drouin, Chief Agent	Life, Accident and Sickness.
Philadelphia Manufactuers' Mutual Insurance Company, Suite 1002, 365 Bloor Street East, Toronto, Ontario M4W 3K2 Brian J. Kealty, Chief Agent	Boiler and Machinery and Property.
Philadelphia Reinsurance Corporation, 55 University Avenue, Suite 800, Toronto, Ontario M5J 2K4 N. S. Reid, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Phoenix Assurance Company, Limited, P.O. Box 219A, Phoenix House, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada, P.O. Box 219A, Phoenix House, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.), 400 University Avenue, 18th Floor, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
hoenix Mutual Life Insurance Company, 130 Adelaide Street West, Suite 2400, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
ierce National Life Insurance Company, Suite 3000, 390 Bay St., Toronto, Ontario M5H 2Y2 Ian W. Outerbridge, Q.C., Chief Agent c/o Outerbridge, Thomas	Life.
ilot Insurance Company, 90 Eglinton Avenue West, Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
ioneer Life Assurance Company, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 K. R. M. Hennessy, Chief Agent c/o Cassels, Brock	Life.
itts Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
itts Life Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Life, Accident and Sickness.
ohjolda Insurance Company Ltd., La Compagnie d'Assurance Pohjola Ltée.), Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Property (limited to the business of reinsurance).
The Portage la Prairie Mutual Insurance Company, P.O. Box 2145, Station B, 103 Lakeshore Road, North End Plaza, Suite 202, St. Catharines, Ontario L2M 6P5 Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company, 199 Bay Street, 4th Floor, Toronto, Ontario M5J 1L4 W. L. Moynihan, Chief Agent	Automobile, Liability and Property (excluding insurance on commercial risks).
Presbyterian Ministers' Fund, 40 Wynford Drive, Suite 310, Don Mills, Ontario M3C 1J5 K. G. Clarke, Chief Agent	Life.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
La Préservatrice Societe Anonyme d'Assurance Contre les Accidents l'Incendie et les Risques Divers, 703 Evans Avenue, Suite 505, Etobicoke, Ontario M9C 5A7 Raymond Viger, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Les Prevoyants du Canada (The Canadian Provident), 1 First Canadian Place, Suite 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life, Accident and Sickness.
Les Prevoyants du Canada, (Fonds de Pension), 1 First Canadian Place, Suite 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life (limited to pension fund contracts).
Principal Life Insurance Company of Canada, 250 University Avenue, Suite 600, Toronto, Ontario M5H 3E5 W. C. Campbell, Chief Agent c/o Day, Wilson, Campbell	Life.
Protection Mutual Insurance Company, 141 Adelaide Street West, Suite 406, Toronto, Ontario M5H 1L5 B. Kealty, Chief Agent	Boiler and Machinery and Property.
Providence Washington Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 N. C. March, Chief Agent	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
Provident Alliance Life Insurance Company, 201 Queens Avenue, P.O. Box 5071, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Life, Accident and Sickness (and the Company may use the name "The Patriot Life Insurance Company", and in French, "La Patriote Compagnie d'Assurance-Vie", in the transaction of its business in Ontario).
The Provident Assurance Company, (La Prevoyance Compagnie d'Assurances), 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Mortgage, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer), Weather and Workmen's Compensation (as a discontinuing Company).
Provident Life and Accident Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Prudential Assurnace Company Limited (of England) 141 Adelaide Street West, Suite 610, Toronto, Ontario M5H 3L9 F. J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Prudential Insurance Company of America, 4 King Street West, Toronto, Ontario M5H 1B7 W. J. D. Lewis, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Prudential Reinsurance Company, P.O. Box 116, Toronto-Dominion Centre, Toronto, Ontario M5K 1G8 T. D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.
Q	
QBE Insurance Limited, Suite 600, 65 Queen Street West, Toronto, Ontario M5H 2H6 Howard Phillips, Chief Agent c/o Phillips & Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery) Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
Quebec Assurance Company, 10 Wellington Street East, Toronto, Ontario M5E 1L5 Jean Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
R	
The Reinsurance Corporation of New York, Coopers & Lybrand, York Centre, 145 King Street West, Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company, P.O. Box 557, 505 York Boulevard, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company, 100 University Avenue, Toronto, Ontario M5J 1W1 R. J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety Insurance.
Retail Lumbermen's Inter-Insurance Exchange, 400 Union Tower Building, 191 Lombard Avenue, Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
The Retail Lumbermen's Mutual Fire Insurance Company, 365 Bay Street, Suite 701, Toronto, Ontario M5H 2V1 C. F. MacMillan, Chief Agent c/o MacMillan, Rooke	Fire.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Royal Exchange Assurance of America, Inc., 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Marine and Property.
Royal Insurance Company Limited, 10 Wellington Street East, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Life.
Royal Insurance Company of Canada, 10 Wellington Street East, Toronto, Ontario M5E 1L5, J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
S	
Safeco Insurance Company of America, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Safeco Life Insurance Company, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.
The Safeguard Life Assurance Company (La Compagnie d'Assurance Sur La Vie La Sauvegarde), 44 Grange Street, Welland, Ontario L3B 1G7 F. Lalonde, Chief Agent	Life, Accident and Sickness.
St. Paul Fire and Marine Insurance Company, 55 University Avenue, Toronto, Ontario M5J 2L3 Barry L. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
SCOR Reinsurance Company of Canada (SCOR Compagnie de Reassurance du Canada), Suite 300, 55 University Avenue, Toronto, Ontario M5J 2H7 Pierre Croizat, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Scottish & York Insurance Co. Limited, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, (excluding Machinery), Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.
Seaboard Life Insurance Company, #1112-111 Richmond Street West, Toronto, Ontario M5H 2G4 T. H. Popel, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent c/o Fasken & Calvin	Guarantee, Inland Transportation, Public Liability and Theft.
Security Insurance Company of Hartford, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Liability, Marine and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representatives of Insurers in Ontario	Classes of Insurance
Security Mutual Casualty Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Security National Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Sentry Insurance A Mutual Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company, 505 York Boulevard, Hamilton, Ontario L8R 3K4 J. C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Skandia Insurance Company, Suite 1600, 55 University Avenue, Toronto, Ontario M5J 2H7 P. W. G. Hall, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, and Surety (limited to the business of reinsurance).
Societa Italiana Assicurazioni Trasporti ("SIAT"), 15 Toronto Street, 8th Floor, Toronto, Ontario M5C 2E3 P. E. Goldbaum, Chief Agent c/o Canadian International Marine Underwriters Limited	Marine.
Société Anonyme Française de Réassurances, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 Arthur Sellers, C.A., Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Société Commerciale de Reassurance, 55 University Avenue, Suite 300, Toronto, Ontario M5J 2H7 P. Croizat, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company, Suite 3800, P.O. Box 38, South Tower, Royal Bank Plaza, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety Insurance.
The Sovereign Life Assurance Company of Canada, Suite 3800, P.O. Box 38, South Tower, Royal Bank Plaza, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Sphere Reinsurance Company of Canada, 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 F. J. Chilcott, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Standard Life Assurance Company, 44 Eglinton Avenue West, Toronto, Ontario M4R 1A1 B. H. Spurr, Chief Agent	Life, Accident and Sickness.
The Standstead & Sherbrooke Insurance Company, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. MacKenzie, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America, 130 Adelaide Street West, Suite 2400, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Stonewall Insurance Company, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand International Reinsurance Company Ltd., 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
The Strathcona General Insurance Company (La Compagnie d'Assurances Generales Strathcona), 331 Cooper Street, Suite 500, Ottawa, Ontario K2P 0G5 G. Goodchild, Chief Agent	Liability and Property.
Sun Alliance and London Assurance Company Limited, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Life.
Sun Alliance Insurance Company, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sun Life Assurance Company of Canada, 200 University Avenue, Toronto, Ontario M5H 3C7 T. M. Galt, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company, Limited, Suite 309, 180 Dundas Street West, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Marine and as a discontinuing company in the following classes: Automobile, Liability and Property.
Symons General Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety.
T	
Teachers Insurance and Annuity Association of America, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited, P.O. Box 4024, Station A, Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Toro Assicurazioni S.p.A., 401 Bay Street, Suite 2310, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent	Liability and Property.
Toronto General Insurance Company, 170 University Avenue, Toronto, Ontario M5H 3B5 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Toronto Mutual Life Insurance Company, 112 St. Clair Avenue West, Toronto, Ontario M4V 2Y3 J. T. English, Chief Agent	Life.
Traders General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.
Trafalgar Insurance Company Limited, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 Ray F. Rush, Chief Agent	Automobile, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Transamerica Insurance Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Transatlantic Reinsurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 1H7 G. A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Transit Insurance Company (La Compagnie d'Assurance Transit), Suite 1201, 250 Bloor Street East, Toronto, Ontario M4W 3K8 P. C. Bookalam, Chief Agent	Automobile, Liability and Property.
Transport Indemnity Company, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 John W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company, 141 Adelaide Street West, Suite 806, Toronto, Ontario M5H 3L5 William Carser, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company, 400 University Avenue, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Travelers Indemnity Company of Canada, 400 University Avenue, Toronto, Ontario M5G 1S7 Daniel Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Travelers Insurance Company, 400 University Avenue, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.
Travelers Life Insurance Company of Canada, 400 University Avenue, Toronto, Ontario M5G 1S7 Daniel Damov, Chief Agent	Life, Accident and Sickness.
Truck Insurance Exchange, 145 King Street West, Toronto, Ontario M5K 1V8 D. H. Aitkins, Chief Agent	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).

LICENCE REGISTERS (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Unifund Assurance Company (Unifund, Compagnie d'Assurance), 2 Lansing Square, Suite 305, Willowdale, Ontario M2J 4P8 Vernon C. White, Chief Agent	Automobile, Liability and Property.
Unigard Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Union Marine and General Insurance Company, Limited, 439 University Avenue, P.O. Box 219-A, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Inland Transportation and Marine (as a discontinuing company).
Union Mutual Life Insurance Company, (L'Union Mutuelle Compagnie d'Assurance Vie), 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Union Reinsurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Automobile, Liability, Marine and Property (limited to the business of reinsurance).
Unione Italiana di Riassicurazione S.p.A., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent	Life, Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
United American Insurance Company, Suite 64, 1262 Don Mills Road, Don Mills, Ontario M3B 2W7 Mrs. Helen E. V. Lewis, Chief Agent	Life, Accident and Sickness.
United Benefit Life Insurance Company, 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
United Canada Insurance Company, 155 University Avenue, 8th Floor, Toronto, Ontario M5H 3B7 D. J. Reid, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation.
The United Provinces Insurance Company, 359 Kent Street, Suite 405, Ottawa, Ontario K2P 0R6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
United States Fire Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
The Unity Fire and General Insurance Company, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Upper Canada Insurance Company, Suite 710, 67 Yonge Street, Toronto, Ontario M5E 1J8 Tom Hanson, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent c/o Fasken & Calvin	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Legal Expense, Liability, Property and Surety.
The Victory Insurance Company, Limited, (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to contracts of reinsurance).
The Victory Insurance Company, Limited, (Non-Life Branch), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company, Suite 900, 105 Adelaide Street West, Toronto, Ontario M5H 1R3 J. F. Perrett, Q.C., Chief Agent c/o Robertson, Perrett	Life, Accident and Sickness.
The Waterloo Mutual Insurance Company, 14 Erb Street West, P.O. Box 1604, Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Boiler), Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Wawanesa Mutual Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Wawanesa Mutual Life Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Life, Accident and Sickness.
The Western Assurance Company, 10 Wellington Street East, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Western General Mutual Insurance Company, Box 37, Woodstock, Ontario N4S 7W6 C. D. Fleming, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company, 105 Main Street East, P.O. Box 67 Hamilton, Ontario L8N 3B3 F. C. Few, Chief Agent	Life and Accident and Sickness (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company, 1901 Yonge Street, Toronto, Ontario M4S 2Z1 A. W. Robinson, Chief Agent c/o Morris & MacKenzie Ltd.	Guarantee and Theft.
Y	
The Yasuda Fire and Marine Insurance Company, Limited, Royal Bank Plaza, P.O. Box 26, Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Liability, Property and Surety.
York Fire & Casualty Insurance Company, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 A. Thain, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Z	
Zurich Insurance Company, 188 University Avenue, Toronto, Ontario M5H 3C4 H. J. Saunders, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada, 188 University Avenue, Toronto, Ontario M5H 3C4 R. N. Mackintosh, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company, R.R. #2, Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Amherst Island Mutual Fire Insurance Company, R.R. #1, Stella, Ontario K0H 2S0 Mrs. Marie Ward, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
The Ayr Farmers' Mutual Fire Insurance Company, P.O. Box 159, Ayr, Ontario N0B 1E0 B. L. Davis, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company, P.O. Box 1460, Picton, Ontario K0K 2T0 A. R. Stickle, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Bertie and Clinton Mutual Fire Insurance Company, Box 17, Fenwick, Ontario L0S 1C0 F. A. Legg, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Blanshard Mutual Fire Insurance Company R.R. #1, St. Marys, Ontario N0M 2V0 William E. Hanly, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Brant Mutual Fire Insurance Company, 207 Greenwich Street, Brantford, Ontario N3S 2X7 L. E. Knill, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
C	
Caradoc Delaware Mutual Fire Insurance Company, R.R. #5, Mt. Brydges, Ontario N0L 1W0 D. Cobban, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Cayuga Mutual Fire Insurance Company, Box 204, Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Culross Mutual Fire Insurance Company, Box 173, Teeswater, Ontario N0G 2S0 R. K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)
CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)
(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
D	
Downie Mutual Fire Insurance Company, R.R. #5, Stratford, Ontario N5A 6S6 E. C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Dufferin Mutual Fire Insurance Company, P.O. Box 117, Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Dumfries Mutual Fire Insurance Company, 32 Thorne Street, Cambridge, Ontario N1R 1S5 G. L. Welsh, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
E	
East Williams Mutual Fire Insurance Company, R.R. #3, Kerwood, Ontario N0M 2B0 Wilson McNab, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Ekfrid Mutual Fire Insurance Company, 64 Thames Street, Appin, Ontario N0L 1A0 Mrs. Madeline Sinclair, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Elma Mutual Fire Insurance Company, Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Erie Mutual Fire Insurance Company, Box 100, Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
F	
Farm Mutual Reinsurance Plan Inc., P.O. Box 3428, 2445 Eagle St. North, Cambridge, Ontario N3H 4T3 G. M. Snyder, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property (limited to contracts of reinsurance).
Farmers' Mutual Fire Insurance Company (Lindsay), 12-16 Peel Street, P.O. Box 28, Lindsay, Ontario K9V 4R8 D. R. MacKay, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Formosa Mutual Insurance Company, Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Germania Farmers' Mutual Fire Insurance Company, Ayton, Ontario N0G 1G0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Glengarry Farmers' Mutual Fire Insurance Company, Box 159, Alexandria, Ontario K0C 1A0 A. J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Grenville Patron Mutual Fire Insurance Company, P.O. Box 10, Spencerville, Ontario K0E 1X0 H. R. McGrath, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
The Grey & Bruce Mutual Fire Insurance Company, Box 658, 262 10th Street, Hanover, Ontario N4N 1P1 A. D. McArthur, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
H	
Halwell Mutual Fire Insurance Company, 812 Woolwich Street, P.O. Box 60, Guelph, Ontario N1H 6J6 K. M. Forsythe, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
The Hamilton Township Farmers' Mutual Fire Insurance Company, Box 210, 203 Durham Street, Cobourg, Ontario K9A 4K5 Mrs. Joan Grills, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Hay Township Farmers' Mutual Fire Insurance Company, Box 130, Zurich, Ontario N0M 2T0 J. R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Howard Mutual Fire Insurance Company, P.O. Box 398, Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Howick Mutual Insurance Company, Box 2, Wroxeter, Ontario N0G 2X0 R. C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—(Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
K	
Kent and Essex Farmers' Mutual Fire Insurance Company, Box 356, Chatham, Ontario N7M 5K4 E. W. Smale, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
L	
Lambton Mutual Fire Insurance Company, Box 520, Watford, Ontario N0M 2S0 E. Blake Perry, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Lanark County Farmers' Mutual Fire Insurance Company, 16 West Gore Street, Perth, Ontario K7H 2L6 W. H. Shaw, Chief Agent	Automobile, Liability (excluding Workman's Compensation) and Property.
The Lennox and Addington Mutual Fire Insurance Company, Box 174, Napanee, Ontario K7R 3M3 G. D. E. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lobo Mutual Fire Insurance Company, R.R. #6, Strathroy, Ontario N7G 3H7 J. A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
London Township Mutual Fire Insurance Company, R.R. #6, London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
M	
McGillivray Mutual Fire Insurance Company, P.O. Box 149, Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
McKillop Mutual Fire Insurance Company, Box 819, Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
N	
Norfolk Mutual Fire Insurance Company, 26 Colborne Street North, Simcoe, Ontario, N3Y 3T9 Mrs. M. Bannerman, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—(Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
North Blenheim Farmers' Mutual Fire Insurance Company, Box 80, Bright, Ontario N0J 1B0 M. A. Lambert, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Kent Mutual Fire Insurance Company, P.O. Box 478, Dresden, Ontario N0P 1M0 Alan C. MacDonald, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
O	O
Oxford Mutual Fire Insurance Company, Box 430, Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
P	
The Peel and Maryborough Mutual Fire Insurance Company, Box 190, Drayton, Ontario N0G 1P0 D. R. MacIntyre, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Peel Mutual Fire Insurance Company, 103 Queen Street West, Brampton, Ontario L6Y 1M3 B. E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Prescott Mutual Fire Insurance Company, P.O. Box 280, Alfred, Ontario K0B 1A0 J. M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
S	
South Easthope Farmers' Mutual Fire Insurance Company, Box 33, Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
T	T
Townsend Farmers' Mutual Fire Insurance Company, Box 1030, Waterford, Ontario N0E 1Y0 L. D. Simington, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
U	
Usborne and Hibbert Mutual Fire Insurance Company, Box 423, Exeter, Ontario N0M 1S0 W. D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—(Cont'd)

(FARMERS' MUTUAL FUND)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Wabisa Mutual Fire Insurance Company, P.O. Box 55, Jarvis, Ontario N0A 1J0 R. H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
West Elgin Mutual Fire Insurance Company, Box 130, Dutton, Ontario N0L 1J0 Don Mylrea, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
West Wawanosh Mutual Fire Insurance Company, Dungannon, Ontario N0M 1R0 Stephen B. Whitney, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Westminster Mutual Fire Insurance Company, 223 Main Street, Belmont, Ontario N0L 1B0 Mrs. Norah Harding, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Y	
The Yarmouth Mutual Fire Insurance Company, 51 William Street, St. Thomas, Ontario N5R 3H3 Miss D. V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society, Suite #1116, 415 Yonge Street, Toronto, Ontario, M5B 2E7 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers, 725 The Queensway, Toronto, Ontario M8Y 1L4 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society (Forestiers Canadiens, Société d'Assurance-Vie), Box 850, Brantford, Ontario N3T 5S3 A. R. Davis, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society, 250 Villiare Avenue, Windsor, Ontario N8S 2J2 L. M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League, 61 Golden Boulevard West, Welland, Ontario L3B 1H5 J. P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World, 8 Wilson Street West, Perth, Ontario K7H 2M5 J. H. Mather, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society, 77 Metcalfe Street, Suite 308, Ottawa, Ontario K1P 5L6 T. E. Killeen, Chief Agent	Life.
The Commercial Travellers' Association of Canada, 17 Dundonald Street, Toronto, Ontario M4Y 1K5 T. Ruffell, Chief Agent	Life.
Croatian Catholic Union of U.S.A., P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
ctrical Worker's Benefit Association, 5 Sheppard Avenue East, uite 401, Villowdale, Ontario M2N 5Y1 . G. Rose, Chief Agent	Life.
F	
: First Catholic Slovak Ladies Association of the United States of America, .O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 . F. Sellers, Chief Agent	Life.
: First Catholic Slovak Union of the United States of America and Canada, .O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 . F. Sellers, Chief Agent	Life.
e Funeral Society of Ontario (Fraternal), 5230 Dundas Street West, Suite 7, slington, Ontario M9B 1A8 M. W. Burns, Chief Agent	Life.
G	
e Grand Orange Lodge of British America, 94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5 D. A. Griffin, Chief Agent	Life.
H	
e Hungarian Reformed Federation of America, 204-3 Leslie Street, Brampton, Ontario L6X 2J2 L. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
e Independent Order of Foresters, 789 Don Mills Road, Don Mills, Ontario M3C 1T9 B. C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
nights of Columbus, 153 Dundas Street West, Belleville, Ontario K8P 1A7 Edward J. Buckley, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Labour Zionist Alliance, Suite 941, 1010 St. Catherine Street West, Montreal, Quebec H3B 3R7 J. B. Bobrove, Q.C., Chief Agent	Life, Accident and Sickness (limited to the servicing of policies issued prior to March 31, 1978).
Lutheran Life Insurance Society of Canada, Marsland Centre, 12th Floor, Waterloo, Ontario N2J 4G4 H. A. Dietrich, Chief Agent	Life, Accident and Sickness.
M	
Metropolitan Toronto Police Widows' and Orphans' Fund, 590 Jarvis Street, Toronto, Ontario M4Y 2J5 George Hamilton, Chief Agent	Life.
N	
National Fraternal Society of the Deaf 49 Frey Crescent, Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association, P.O. Box 234, Sarnia, Ontario N7T 7H9 Joseph Haselmayer, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 O.S. Hall, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 F. C. French, Chief Agent	Sickness.
The Order of Italo-Canadians, 495 Highcroft Avenue, Ottawa, Ontario K1Z 5J3 A. Bortolotti, Chief Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of, Royal Bank Building, 32 James Street South, Hamilton, Ontaro L8P 2Y1 J. B. Simpson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
erb National Federation, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5J 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
ons of Scotland Benevolent Association, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 R. J. Bell, Chief Agent	Life and Sickness.
U	
Ukraninian Fraternal Association (of America), 1699 Dundas Street West, Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life, on the condition that words "of America" will be used in conspicuous relation to the name "Ukraninian Fraternal Association" wherever it appears in the Association's contracts, application forms, advertisements or other published material used in Ontario.
Ukraninian Fraternal Society of Canada, 9 Henry Street, Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukraninian Mutual Benefit Association of St. Nicholas of Canada, 27 Leland Avenue, Toronto, Ontario M8Z 2X6 P. Iwachiw, Chief Agent	Life, Accident and Sickness.
Ukraninian National Aid Association of America, 140 Bathurst Street, Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukraninian National Association, Inc., UNA Canadian Office, 18 Leland Avenue, Toronto, Ontario M8Z 2X5 Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
Union of Canada Life Insurance, 325 Dalhousie Street, Ottawa, Ontario K1N 8R7 P. Duchaine, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of, 2 Echo Place, London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Workers Benevolent Association of Canada, 300 Bathurst Street, Toronto, Ontario M5T 2S3 N. Hrynchyshyn, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle, 471 Lawrence Avenue West, Toronto, Ontario M5M 1C6 N. Nelsen, Chief Agent	Life Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
rmy and Navy Veterans Society of Hamilton, Her Majesty's, 96-98 McNab Street North, Hamilton, Ontario L8R 2M1 G. H. Norton, Secretary	Sick and Funeral Benefits,
B	
led Mutual Benefit Society, 50 Violet Drive, Apt. 1107, Stoney Creek, Ontario L8E 1G6 Alojz Jelovcan, Secretary	Sick and Funeral Benefits,
order Cities Italian Club Mutual Benefit Society, 2175 Parent Avenue, Windsor, Ontario N8X 4K2 Aldo Giampuzzi, Secretary	Sick and Funeral Benefits.
rantford Hungarian Mutual Benefit Society, 3 Kent Road, Brantford, Ontario N3R 5G5 J. Fulop, Secretary	Sick and Funeral Benefits.
rantford Polish Mutual Benefit & Friendly Society, 154 Pearl Street, Brantford, Ontario N3T 3P4 E. Stec, Secretary	Sick and Funeral Benefits.
C	
anadian Hebrew Benevolent Society, 36 Brantley Crescent, Downsview, Ontario M3J 1X5 H. Haber, Secretary	Sick and Funeral Benefits,
anadian Pacific Expressmen's Sick Benefit Association, c/o Can. Pac. Express, Obico Terminal, 30 Newbridge Road, Toronto, Ontario M8Z 2L7 R.R. Weatherbee, Secretary	Sick and Funeral Benefits.
zenstochower Aid Society, 80 Antibes Drive, Apt. 602, Willowdale, Ontario M2R 3N5 E. Srebrnik, Secretary	Sick and Funeral Benefits.
D	
Driltzer Young Men's Mutual Benefit Society, 326 Wilson Avenue, Downsview, Ontario M3H 1S9 M. Bilman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Goodwill Mutual Benefit Society, 64 Colgate Avenue, Toronto, Ontario M4M 1N7 M. Clark, Secretary	Sick and Funeral Benefits.
Grand Order of Israel Benefit Society, 32 Purvis Drive, Hamilton, Ontario L8S 2S1 J. Taylor, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society, 31 Grande Avenue, Stoney Creek, Ontario L8G 2C9 S. Mazur, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society, 518 Fairlawn Avenue, Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society, 272 Codsell Avenue, Downsview, Ontario M3H 3X2 L. Hacker, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation, 214 Beverley Street, Toronto, Ontario M5T 1Z3 J. Koronyi, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton 112 Bond Street North, Hamilton, Ontario L8S 3W5 M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur, P.O. Box 2361, Thunder Bay, Ontario P7B 3B7 J. Sabatini, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone, 223 Bell Street, Port Colborne, Ontario L3K 1J2 C. Presti, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society, 3425 Bathurst Street, Toronto, Ontario M6A 2C1 L. Kopstick, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
J	
ean Benevolent and Friendly Society, 2 Reiner Road, Downsview, Ontario M3H 2L2 M. Davis, Secretary	Sick and Funeral Benefits.
K	
ltzer Sick Benefit Society of Toronto, 64 Cocksfield Avenue, Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
gover Mutual Benefit Society, 25 Sultana Avenue, Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
itzer Sick Benefit Society, 34 Carscadden Drive, Apt. 510, Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
dzer Centre Mutual Benefit Society 35 Canyon Avenue, Apt. 1911, Downsview, Ontario K. Damchi, Secretary	Sick and Funeral Benefits.
M	
iclean-Hunter Printing Division Mutual Benefit Society, 4601 Yonge Street, Willowdale, Ontario M2N 5L9 R. Wooldridge, Secretary	Sick and Funeral Benefits.
e Marconi Mutual Benefit Society of Hamilton, 255 Balmoral Avenue North, Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
assey-Harris Company Verity Works Sick and Funeral Mutual Benefit Association, R.R. #1, Mount Pleasant, Ontario N0E 1K0 Harvey Childerhose, Secretary	Sick and Funeral Benefits.
ozirer Sick Benefit Society, 10 Ridgevale Drive, Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of, Odd Fellows Temple, 310 O'Connor Drive, Toronto, Ontario M4J 2T9 R. E. Yager, Secretary	Sick and Funeral Benefits.
Order of Sons of Italy of Ontario Mutual Benefit Society, 190 Arlington Avenue, Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
Ostrowetz Independent Mutual Benefit Society, 14 Viewmount Avenue, Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.
Ozrower Mutual Benefit Society, 58 Green Bush Road, Willowdale, Ontario M2M 1P3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada, 1638 Bloor Street West, Toronto, Ontario M6P 1A7 H. Skrzypkowski, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society, 288 Roncesvalles Avenue, Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society, 59 Lissom Crescent, Willowdale, Ontario M2R 2P2 D. Burton, Secretary	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society, 18 Reiner Road, Downsview, Ontario M3H 2K9 S. Kates, Secretary	Sick and Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa, 1261 Sherman Drive, Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
cieta Italiana di Mutuo Soccorso Guglielmo Marconi, 450 Albert Street West, Sault Ste. Marie, Ontario P6A 1C3 G. Bernardi, Secretary	Sick and Funeral Benefits.
ns of Jacob Benevolent Society, 92 Tanjoe Crescent, Toronto, Ontario M2M 1P7 A. Berman, Secretary	Sick and Funeral Benefits.
. Boniface Benefit Society, 96 Shanley Street, Kitchener, Ontario N2H 5P3 D. E. Dietrich, Secretary	Sick and Funeral Benefits.
. Joseph Aid Society of Formosa, Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
ashiver Young Men's Mutual Benefit Society, 96 Rockford Road, Willowdale, Ontario M2R 3A7 J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
ronto Grand Order of Israel Mutual Benefit Society, 103 McGillivray Avenue, Toronto, Ontario M5M 2Y5 A. Leibovitch, Secretary	Sick and Funeral Benefits.
ronto Hebrew Benevolent Society, 27 Fontainbleau Drive, Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
ronto Independent Benevolent Association, 37 Bayhampton Court, Downsview, Ontario M3H 5L5 P. Ulster, Secretary	Sick and Funeral Benefits.
U	
nited Jewish People's Order Mutual Benefit Society, 585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
V	
Vitese Mutual Benefit Society, 32 Coral Gable Drive, Weston, Ontario M9M 1N9 J. Parisi, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association, 21 Dellbank Road, Downsview, Ontario M3H 4M9 R. Tencer, Secretary	Sick and Funeral Benefits.
Wierzbniker Friendly Mutual Benefit Society, 718 Wilson Avenue, Suite 301, Downsview, Ontario M3K 1E2 Irving Kleinberg, Secretary	Sick and Funeral Benefits.
Y	
Young Men's Hebrew Association, 40 Poinsetta Drive, Thornhill, Ontario L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.
Z	
Zion Benevolent Society, 129 Concord Avenue, Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 8—LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
he Non-Marine Underwriters, Members of Lloyd's, London, England, c/o Deloitte Haskins & Sells, P.O. Box 45, Toronto-Dominion Centre, Toronto, Ontario M5K 1N1 D. D. W. Irwin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.

OTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine nderwriters, Member of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be ıblished by the Superintendent of Insurance in The Ontario Gazette, pursuant to the provisions of Section 8 of *The Ontario surance Act*, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's ensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are ɔt printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I. LIFE INSURERS

Assets, December 31, 1979

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	1,488,015	17,475,956	1,548,301	22,866,364	1,178,678	148,017	2,066,911	.....	1,472,067	48,244,309	1
2	Assumption Mutual Life	2,103,000	49,609,986	2,010,109	35,225,849	1,201,054	2,134,784	3,046,010	484,019	1,918,881	97,733,692	2
3	Co-operators Life	.....	31,502,602	7,152,620	17,714,163	.....	.....	1,432,731	1,343,815	1,570,228	60,716,159	3
4	L'Economie Mutuelle	1,300,000	21,412,576	2,386,844	21,549,229	3,225,439	.....	2,493,559	111,872	12,104,831†*	64,584,350	4
5	Empire Life	2,786,697	64,823,413	35,611,366	83,078,662	4,593,755	.....	12,415,823	118,920	19,534,821†	222,963,457	5
6	Gerling Global Life	4,091,456	16,230,361	226,524	18,493,573	750,000	.....	2,937,883	450,426	71,347,012	114,527,235	6
7	Industrial Life	17,617,864	273,439,588	24,204,621	374,391,848	39,566,401	14,159,656	20,680,840	.....	33,721,874†	797,782,692	7
8	Laurentian Life	6,250,000	58,852,434	10,733,090	82,258,414	4,492,625	31,702,322	10,270,617	388,424	16,433,486†	221,381,412	8
9	Pan American Family Ins.	200,000	1,663,344	.....	.....	.....	.....	.....	10,582	45,259	1,919,185	9
10	Les Prevoyants	1,077,071	33,723,724	25,437,521	49,974,478	2,524,614	982,653	5,621,183	1,634,880	7,100,102†	128,076,226	10
11	Seaboard Life	.....	5,401,995	10,004,848	7,327,739	56,928	.....	678,410	7,325,300	4,438,691†	35,233,911	11
	Totals	36,914,103	574,135,979	119,315,844	712,880,319	57,589,494	49,127,432	61,643,967	11,868,238	169,687,252	1,793,162,628	

Liabilities, Capital and Surplus, December 31, 1979

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	38,944,531	335,175	2,102,493	342,198	322,207	42,046,604	570,843	500,000	5,126,862	48,244,309	1
2	Assumption Mutual Life	74,439,737	310,478	7,581,865	325,001	4,615,114	87,272,195	2,766,568	.....	7,694,929	97,733,692	2
3	Co-operators Life	44,134,473	219,977	10,460,757	277,168	441,166	55,533,541	2,290,000	250,000	2,642,618	60,716,159	3
4	L'Economie Mutuelle	40,917,010	1,461,793	4,618,851	378,959	10,781,565†*	58,158,178	249,149	.....	6,177,023	64,584,350	4
5	Empire Life	167,903,565	2,280,458	9,438,263	827,084	23,165,895†	203,615,265	3,000,000	704,528	15,643,664	222,963,457	5
6	Gerling Global Life	97,352,906	5,372,415	1,570,227	288,378	2,481,967	107,065,893	86,330	2,100,000	5,275,012	114,527,235	6
7	Industrial Life	621,452,003	7,875,038	41,233,755	1,838,118	32,117,214†	704,516,128	30,995,048	.....	62,271,516	797,782,692	7
8	Laurentian Life	160,612,990	3,081,381	7,149,672	2,246,075	19,495,163†	192,585,281	8,155,572	.....	20,640,559	221,381,412	8
9	Pan American Family Ins.	21,220	7,150	.....	12,763	200,446	241,579	.....	1,000,000	677,606	1,919,185	9
10	Les Prevoyants	96,871,691	3,568,045	4,876,812	1,607,846	6,059,902†	112,984,296	3,311,863	350,000	11,430,067	128,076,226	10
11	Seaboard Life	14,594,124	5,101,169	2,425,857	563,707	5,257,133†	27,941,990	207,475	1,094,446	5,990,000	35,233,911	11
	Totals	1,357,244,250	29,613,079	91,458,552	8,707,297	104,937,772	1,591,960,950	51,632,848	5,998,974	143,569,856	1,793,162,628	

†Includes segregated funds.

*Includes $8,772,319 applicable to pension fund.

1. LIFE INSURERS (cont'd)

Surplus Account for the Year 1979

	Name of Company	Balance Jan. 1, 1979	Profit/Loss From Summary of Operations	Special Change in Actuarial Reserves	Change in Reserves	Dividends to Shareholders	Other Increases	Other Decreases	Balance Dec. 31, 1979	
		$	$	$	$	$	$	$	$	
1	Aeterna-Life	3,627,408	758,651	1,348,708	*−360,843*	410,000	162,938	.....	5,126,862	1
2	Assumption Mutual Life	6,571,145	774,478	131,328	146,446	.....	71,532	.....	7,694,929	2
3	Co-operators Life	2,352,630	755,738	.....	*−442,000*	23,750	.....	.....	2,642,618	3
4	L'Economie Mutuelle	2,902,756	202,967	2,959,864	*−26,509*	.....	313,117	175,172	6,177,023	4
5	Empire Life	11,454,657	4,386,269	.....	.....	154,996	.....	42,266	15,643,664	5
6	Gerling Global Life	4,720,552	926,798	.....	152,662	525,000	.....	.....	5,275,012	6
7	Industrial Life	51,319,945	6,366,922	33,531,325	*−28,947,007*	.....	331	.....	62,271,516	7
8	Laurentian Life	9,206,856	1,176,579	7,793,561	2,405,758	.....	57,805	.....	20,640,559	8
9	Pan American Family Ins.	935,698	*−245,951*	.....	.....	.....	.....	12,141	677,606	9
10	Les Prevoyants	4,890,037	68,612	6,196,324	.....	122,500	523,695	126,101	11,430,067	10
11	Seaboard Life	4,827,237	1,895,806	.....	*−140,498*	599,595	7,050	.....	5,990,000	11
	Totals	102,808,921	17,066,869	51,961,110	*−27,211,991*	1,835,841	1,136,468	355,680	143,569,856	

Exhibit of Insurance Policies — In Canada (direct)

	Name of Company	In Force, January 1, 1979			New Effected 1979			In Force December 31, 1979			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	428,934,636	9,800,600	438,735,236	78,986,950	5,528,489	84,515,439	481,368,284	16,098,489	497,466,773	1
2	Assumption Mutual Life	319,579,217	422,453,837	742,033,054	81,183,169	17,094,778	98,277,947	374,062,015	499,919,701	873,981,716	2
3	Co-operators Life	623,285,555	.....	623,285,555	470,318,423	.....	470,318,423	744,572,683	.....	744,572,683	3
4	L'Economie Mutuelle	342,107,210	687,334,540	1,029,441,750	58,909,145	71,989,142	130,898,287	369,261,014	835,947,330	1,205,208,344	4
5	Empire Life	1,458,572,824	561,521,901	2,020,094,725	265,689,338	32,839,790	298,529,128	1,536,842,163	609,080,309	2,145,922,472	5
6	Gerling Global Life	269,716,931	9,491,996	279,208,927	190,596,371	100,000	190,696,371	430,537,064	10,834,806	441,371,870	6
7	Industrial Life	3,398,142,587	1,630,083,672	5,028,226,259	1,098,453,272	35,777,600	1,134,230,872	4,091,524,168	1,813,747,796	5,905,271,964	7
8	Laurentian Life	1,572,999,529	844,146,515	2,417,146,044	258,472,794	127,717,884	386,190,678	1,774,674,185	1,126,598,603	2,901,272,788	8
9	Les Prevoyants	780,384,732	689,348,804	1,469,733,536	174,482,992	167,418,703	341,901,695	878,550,327	938,207,397	1,816,757,724	9
10	Seaboard Life	121,889,929	688,783,444	810,673,373	18,368,522	1,110,660	19,479,182	118,770,715	761,261,326	880,032,041	10
	Totals	9,315,613,150	5,542,965,309	14,858,578,459	2,695,460,976	459,577,046	3,155,038,022	10,800,162,618	6,611,695,757	17,411,858,375	

Exhibit of Insurance Policies — outside Canada (Direct)

1	Assumption Mutual	130,710,100	9,400,300	140,110,400	26,822,412	656,000	27,478,412	143,923,967	10,141,900	154,065,867	1
2	Les Prevoyants	1,753,238	.....	1,753,238	.....	.....	.....	1,576,573	.....	1,576,573	2
3	Seaboard Life	601,300	.....	601,300	.....	.....	.....	448,405	.....	448,405	3
	Totals	133,064,638	9,400,300	142,464,938	26,822,412	656,000	27,478,412	145,948,945	10,141,900	156,090,845	

I. LIFE INSURERS (cont'd.)

Income for the Year 1979*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna-Life	8,649,627	.....	3,899,717	.....	.....	12,549,344	11,790,693	758,651	8.99	1
2	Assumption Mutual Life	16,069,097	702,009	8,127,330	375,927	220,585	25,494,948	24,720,470	774,478	9.32	2
3	Co-operators Life	12,153,239	17,350	5,301,690	20,186	17,192	17,509,657	16,753,919	755,738	9.92	3
4	L'Economie Mutuelle	16,797,542	.....	4,255,454	42,154	.....	21,095,150	20,892,183	202,967	8.74	4
5	Empire Life	33,951,850	40,263	16,220,088	4,620,754	2,118,816	56,951,771	52,565,502	4,386,269	8.27	5
6	Gerling Global Life	19,956,755	.....	6,403,917	82,625	.....	26,443,297	25,516,499	926,798	6.37	6
7	Industrial Life	122,487,326	.....	66,492,529	3,542,626	.....	192,522,481	186,155,559	6,366,922	9.35	7
8	Laurentian Life	45,544,799	302,352	16,769,486	678,752	99,697	63,395,086	62,218,507	1,176,579	8.85	8
9	Pan American Family Ins.	37,600	.....	163,540	2,008	.....	203,148	449,099	*−245,951*	8.2	9
10	Les Prevoyants	30,777,501	49,798	10,539,149	1,794,526	.....	43,160,974	43,092,362	68,612	9.76	10
11	Seaboard Life	16,629,297	.....	2,584,468	310,686	591,361	20,115,812	18,220,006	1,895,806	8.8	11
	Totals	323,054,633	1,111,772	140,757,368	11,470,244	3,047,651	479,441,668	462,374,799	17,066,869		

Expenditure for the Year 1979*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policyholders Including Provisions	Net Loss on Investments	General Expenses Commission and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	3,342,995	.....	3,981,257	289,979	.....	3,769,520	106,942	300,000	11,790,693	1
2	Assumption Mutual Life	6,205,284	219,764	9,346,468	1,292,014	.....	6,528,754	1,128,186	.....	24,720,470	2
3	Co-operators Life	4,119,971	86,140	5,591,849	2,941,019	.....	2,674,410	525,530	815,000	16,753,919	3
4	L'Economie Mutuelle	9,564,750	.....	3,766,262	1,905,411	.....	5,289,430	206,199	160,131	20,892,183	4
5	Empire Life	20,678,587	90,718	10,672,226	1,839,167	.....	15,053,423	4,032,381	199,000	52,565,502	5
6	Gerling Global Life	10,845,975	19,129	3,027,802	114,268	39,758	7,149,830	3,802,209	517,528	25,516,499	6
7	Industrial Life	57,727,538	.....	70,363,585	9,603,190	.....	36,578,170	7,412,052	4,471,024	186,155,559	7
8	Laurentian Life	21,389,037	103,248	19,594,402	1,659,517	.....	16,427,068	2,965,531	79,704	62,218,507	8
9	Pan American Family Ins.	10,000	.....	15,322	.....	.....	423,777	.....	.....	449,099	9
10	Les Prevoyants	14,858,304	98,013	13,805,674	1,644,495	.....	10,206,883	2,603,993	*−125,000*	43,092,362	10
11	Seaboard Life	6,559,229	3,436	2,675,205	1,370,843	.....	5,532,582	854,411	1,225,000	18,220,006	11
	Totals	155,301,670	620,448	142,840,052	22,659,203	39,758	109,633,847	23,637,434	7,642,387	462,374,799	

*Includes segregated funds.

I. LIFE INSURERS (concl.'d)

Segregated Funds as at December 31, 1979

	Name of Company	Assets: Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Liabilities: Expenses Due and Accrued	Funds Held for Policyholders: Actuarial Reserves	Amounts on Deposit	Other	Trans. from Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle ...	.....	770,083	.....	.....	.....	770,083	.....	.....	.....	770,083	.....	770,083	1
2	Empire Life	395,226	13,914,510	.....	*−97,878*	18,092	14,229,950	7,115	12,449,368	518,635	851,163	403,669	14,229,950	2
3	Industrial Life	953,300	4,561,783	.....	*−1,820*	28,611	5,541,874	.....	5,541,874	.....	.....	.....	5,541,874	3
4	Laurentian Life	2,171,648	491,417	3,359,395	26,339	124,868	6,173,667	26,610	645,334	.....	5,128,205	373,518	6,173,667	4
5	Les Prevoyants	722,000	2,396,857	.....	59,038	29,878	3,207,773	1,127	.....	1,488,449	1,718,197	.....	3,207,773	5
6	Seaboard Life	.....	1,654,933	616,714	1,481,390	60,444	3,813,481	.....	.....	3,813,481	.....	.....	3,813,481	6
	Totals	4,242,174	23,789,583	3,976,109	1,467,069	261,893	33,736,828	34,852	18,636,576	5,820,565	8,467,648	777,187	33,736,828	

Segregated Funds Revenue Account and Reconciliation of Funds for the Year 1979*

	Name of Company	Balance Jan. 1/79	Received from Policyholders	Transfers from Other Funds	Investment Iincome	Gain/Loss on Sale of Investments	Increase in Asset Value	Sub-Total	Withdrawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/79	
		$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle ...	838,570	.....	124,633	.....	.....	*−4,379*	958,824	186,087	2,654	.....	770,083	1
2	Empire Life	12,543,551	976,191	12,005	531,234	1,215,583	2,141,224	17,419,788	3,080,756	110,433	5,764	14,222,835	2
3	Industrial Life	4,594,638	130,964	4,488	310,059	48,060	953,273	6,041,482	462,177	24,799	12,632	5,541,874	3
4	Laurentian Life	5,227,615	1,030,553	121,133	610,656	139,338	*−371,438*	6,757,857	507,413	93,245	10,142	6,147,057	4
5	Les Prevoyants	1,919,463	342,903	215,232	125,220	362,646	253,421	3,218,885	.....	12,239	.....	3,206,646	5
5	Seaboard Life	3,101,358	578,879	.....	263,032	332,292	*−67,578*	4,207,983	339,638	54,864	.....	3,813,481	6
	Totals	28,225,195	3,059,490	477,491	1,840,201	2,097,919	2,904,523	38,604,819	4,576,071	298,234	28,538	33,701,976	

II. OTHER THAN LIFE

Assets, December 31, 1979

	Name of Company	Short-term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents'-Balances	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	8,062,917	1,424,609	7,216,260	220,126	84,099	225,125	68,000	77,564	17,378,700	1
2	Anglo-Canada General Ins. Co.	250,000	3,615,407	212,636	886,759	656,187	448,846	214,888	420,004	6,704,727	2
3	The Bay City General Ins. Co.	.....	7,308,907	1,528,548	.....	123,059	421,297	4,862	459,644	9,846,317	3
4	The Canadian Millers' Mutual Fire Ins. Co.	.....	1,107,965	157,375	.....	132,476	54,748	11,746	25,601	1,489,911	4
5	Canadian Universal Ins. Co. Ltd.	13,280,561	56,312,860	1,651,924	.....	795,725	9,912,258	487,763	2,110,165	84,551,256	5
6	Coachman Insurance Co.	821,441	284,332	.....	170,000	124,789	501	.....	25,129	1,426,192	6
7	Colonia General Ins. Co.	.....	107,130	.....	.....	10,726	69,978	.....	1,792	189,626	7
8	Commerce and Industry Ins. Co. of Canada	1,432,226	4,361,975	589,021	.....	353,005	1,138,596	3,550,746	533,752	11,959,321	8
9	Co-operators' Insurance Association	.....	110,513,252	104,087,912	36,848,997	15,955	.....	2,768,617	4,367,171	258,601,904	9
10	Coronation Insurance Co. Ltd.	900,000	2,290,475	30,201	.....	237,348	479,761	416,210	78,275	4,432,270	10
11	The Drake Insurance Co. Ltd.	.....	123,126	.....	.....	1,368,066	559,962	726,369	48,859	2,826,380	11
12	Gerling Global General Insurance Co.	5,709,959	17,179,406	.....	3,769,613	238,363	4,106,211	2,138	38,201,219†	69,206,909	12
13	Gerling Global Reinsurance Co.	6,676,989	21,226,504	68,408	3,282,208	521,275	1,394,579	310,631	628,173†	34,108,767	13
14	Gibraltar General Insurance Co.	500,000	7,025,231	788,386	614,290	2,019,859	2,198,888	612,615	232,408	13,991,677	14
15	Lombard Insurance Co. Ltd.	210,000	295,300	.....	.....	14,205	460	18,082	.....	538,047	15
16	Maplex General Insurance Co.	358,000	542,231	354,062	.....	20,308	134,226	.....	20,112	1,428,939	16
17	Northern Frontier General Ins. Co.	750,000	238,125	.....	.....	73,446	1,746	.....	28,496	1,091,813	17
18	Ontario Motorist Insurance Co.	1,617,420	1,209,977	1,318,089	151,908	392,718	.....	28,954	134,561	4,853,627	18
19	Ontario Mutual General Ins. Co.	.....	2,682,470	88,000	528,977	222,614	378,901	7,645	46,983	3,955,590	19
20	Otter Dorchester Mutual Ins. Co.	.....	1,821,571	.....	184,062	101,620	543,221	182,732	75,651	2,908,857	20
21	Pafco Insurance Co. Ltd.	5,300,000	1,620,658	4,572,596	545,323	3,210,080	.....	.....	541,814	15,790,471	21
22	Pilot Insurance Co.	25,899,738	22,744,869	26,083,096	3,026,990	1,879,591	8,112,511	83,768	2,369,064	90,199,627	22
23	Premier Insurance Co.	110,886	240,988	50,525	.....	64,561	.....	3,694	8,966	479,620	23
24	The Retail Lumbermen's Mutual Fire Ins. Co.	178,045	.....	.....	.....	24,541	27,853	.....	729	231,168	24
25	Scottish & York Insurance Co. Ltd.	1,000,000	20,188,487	4,598,858	.....	.....	2,363,991	1,007,268	1,024,783	30,183,387	25
26	Simcoe & Erie General Insurance Co.	1,938,164	23,018,604	4,237,788	1,708,534	591,817	7,572,184	3,149,577	864,667	43,081,335	26
27	Societa Italiana Assicurazioni Trasporti-SIAT	99,125	.....	.....	.....	76,407	76,222	.....	2,244	253,998	27
28	The United Provinces Insurance Co.	4,800,000	18,507,415	1,054,761	1,082,489	1,859,707	4,605,930	46,719	1,981,336	33,938,357	28
29	Upper Canada Insurance Co.	50,000	297,644	.....	.....	.....	71,949	2,315	8,506	430,414	29
30	York Fire & Casuality Insurance Co.	1,000,000	475,250	815,197	.....	119,848	414,236	238,202	75,237	3,137,970	30
	Totals	80,945,471	326,764,768	159,503,643	53,020,276	15,332,393	45,314,180	13,943,541	54,392,905	749,217,177	

†Includes deposits withheld by ceding companies.

II. OTHER THAN LIFE (cont.'d)

Liabilities and Surplus for Protection of Policyholders, December 31, 1979

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policyholders	Total Liabilities Surplus and Reserves	Capital Stock Paid in	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	4,218,576	5,124,085	101,823	743,005	415,075†	10,602,564	.....	6,776,136	17,378,700	1,374,214	1
2	Anglo-Canada General Ins. Co.	1,529,335	894,842	702,211	127,724	923,356†	4,177,468	.....	2,527,259	6,704,727	358,938	2
3	The Bay City General Ins. Co.	744,473	2,603,064	1,217,327	10,000	3,524,710†	8,099,574	7,767	1,738,976	9,846,317	306,800	3
4	The Canadian Millers Mutual Fire Ins. Co.	153,898	69,191	73,853	32,991	115,725†	445,658	289,353	754,900	1,489,911	.....	4
5	Canadian Universal Ins. Co. Ltd.	8,560,818	28,533,089	4,483,031	877,839	29,794,011†	72,248,788	1,050,585	11,251,883	84,551,256	2,000,000	5
6	Coachman Insurance Co.	.....	157,355	27,190	15,581	237,466	437,592	.....	988,600	1,426,192	500,000	6
7	Colonia General Ins. Co.	28,040	24,965	39,599	7,011	.....	99,615	25,910	64,101	189,626	.....	7
8	Commerce and Industry Ins. Co. of Canada	747,644	1,823,849	2,603,356	134,862	2,775,074†	8,084,785	1,160,160	2,714,376	11,959,221	1,000,000	8
9	Co-operators Insurance Association	40,063,983	136,351,302	1,635,145	5,026,054	4,088,542	187,165,026	15,944,526	55,492,352	258,601,904	15,454,000	9
10	Coronation Insurance Co. Ltd.	159,348	666,519	159,837	84,684	2,186,039†	3,256,427	.....	1,175,843	4,432,270	779,400	10
11	The Drake Insurance Co. Ltd.	54,275	537,600	164,020	4,000	1,735,229†	2,495,124	413,178**	*−81,922*	2,826,380	.....	11
12	Gerling Global General Insurance Co.	11,688,109	44,346,835	2,168,586	927,766	3,665,907†	62,797,203	2,138	6,407,568	69,206,909	1,600,000	12
13	Gerling Global Reinsurance Co.	1,552,445	6,341,338	1,406,031	634,336	19,146,794†	29,080,944	195,781	4,832,042	34,108,767	2,290,000	13
14	Gibraltar General Insurance Co.	1,583,624	3,085,133	2,366,951	107,435	3,517,846†	10,660,989	368,299	2,962,389	13,991,677	2,983,000	14
15	Lombard Insurance Co. Ltd.	50,348	287,614	.....	427	.....	338,389	.....	199,658	538,047	.....	15
16	Maplex General Insurance Co.	289,022	137,823	8,385	16,353	55,348	506,931	.....	922,008	1,428,939	755,000	16
17	Northern Frontier General Ins. Co.	286	.....	1,186	2,571	.....	4,043	.....	1,087,770	1,091,813	849,700	17
18	Ontario Motorist Insurance Co.	1,196,048	1,446,816	58,365	60,025	765,641	3,526,895	.....	1,326,732	4,853,627	508,500	18
19	Ontario Mutual General Ins. Co.	802,525	435,485	78,144	3,699	28,326	1,348,179	4,802	2,602,609	3,955,590	.....	19
20	Otter Dorchester Mutual Ins. Co.	113,335	1,083,275	369,344	100,256	2,194,517	3,860,727	21,716*	*−973,586*	2,908,857	.....	20
21	Pafco Insurance Co. Ltd.	1,109,544	7,927,273	138,594	235,300	108,968	9,519,679	.....	6,270,792	15,790,471	1,700,000	21
22	Pilot Insurance Co.	19,241,785	38,323,636	.....	1,334,652	4,872,506	63,772,579	1,095,659	25,331,389	90,199,627	204,500	22
23	Premier Insurance Co.	11,682	9,731	49,516	3,619	33,083	107,631	.....	371,989	479,620	53,000	23
24	The Retail Lumbermen's Mutual Fire Ins. Co.	.....	.....	.....	9,287	68,449†	77,736	18,293	135,139	231,168	.....	24
25	Scottish & York Insurance Co. Ltd.	3,075,537	14,150,862	1,846,531	27,145	5,676,468†	24,776,543	.....	5,406,844	30,183,387	250,200	25
26	Simcoe & Erie General Insurance Co.	5,953,673	14,475,685	5,483,944	2,238,799	3,512,018	31,664,119	938,332	10,478,884	43,081,335	5,000,000	26
27	Societa Italiana Assicurazioni Trasporti.	73,596	50,153	.....	4,000	.....	127,749	81,077	45,172	253,998	.....	27
28	The United Provinces Ins. Co.	10,713,003	6,988,999	1,981,019	918,066	971,641	21,572,728	860,181	11,505,448	33,938,357	750,000	28
29	Upper Canada Insurance Co.	29,977	31,607	45,689	14,200	30,926	152,399	.....	278,015	430,414	252,000	29
30	York Fire & Casualty Co.	502,578	1,077,755	182,509	125,747	308,830	2,197,419	.....	940,551	3,137,970	265,800	30
	Totals	114,247,507	316,985,881	27,392,186	13,827,434	90,752,495	563,205,503	22,477,757	163,533,917	749,217,177	39,235,052	

†Includes deposits withheld from reinsurers.

*On April 10, 1980 Otter Dorchester was converted to a stock company with a Paid in Capital of $693,915 and a contributed surplus of $1,734,787.

**On April 14,1980 $500,000 was transferred from the Head Office of The Drake Ins. Co. to support the Canadian portfolio of business.

Profit and Loss Account for the Year Ended December 31, 1979

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or *Loss* –	
		$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	10,507,246	9,793,173	6,160,442	1,979,125	1,784,315	9,923,882	*–130,709*	1
2	Anglo-Canada General Insurance Co.	4,226,154	4,095,481	2,427,944	692,579	740,827	3,861,350	234,131	2
3	The Bay City General Ins. Co.	1,665,978	1,707,370	1,419,966	725,257	101,774	2,246,997	*–539,627*	3
4	The Canadian Millers' Mutual Fire Ins. Co.	233,522	220,425	90,380	*–122,751*	247,989	215,618	4,807	4
5	Canadian Universal Ins. Co. Ltd.	28,178,298	26,098,924	20,024,968	5,572,417	1,497,980	27,095,345	*–996,421*	5
6	Coachman Insurance Co.	169,776	169,776	171,640	1,436	68,083	241,159	*–71,383*	6
7	Colonia General Ins. Co.	60,079	32,039	29,741	15,175	3,600	48,516	*–16,477*	7
8	Commerce and Industry Ins. Co. of Canada	2,803,163	2,215,500	1,702,253	*–587,332*	1,522,065	2,636,986	*–421,486*	8
9	Co-operators Insurance Association	170,657,781	169,415,505	122,868,180	4,764,576	44,676,375	172,309,131	*–2,893,626*	9
10	Coronation Insurance Co. Ltd.	385,320	392,069	230,312	*–211,059*	477,192	496,445	*–104,376*	10
11	The Drake Insurance Co. Ltd.	503,669	504,894	486,837	*–149,210*	329,454	667,081	*–162,187*	11
12	Gerling Global General Insurance Co.	45,384,918	44,402,936	29,510,445	9,656,238	4,774,398	43,941,081	461,855	12
13	Gerling Global Reinsurance Co.	34,062,960	34,180,441	24,613,704	8,587,933	727,974	33,929,611	250,830	13
14	Gibraltar General Insurance Co.	3,957,623	4,026,878	2,932,587	*–657,346*	3,134,613	5,409,854	*–1,382,976*	14
15	Lombard Insurance Co. Ltd.	284,322	283,225	156,386	62,942	32,756	252,084	31,141	15
16	Maplex General Insurance Co.	634,851	427,886	329,276	*–3,307*	228,785	554,754	*–126,868*	16
17	Northern Frontier General Ins. Co.	408	122	.....	*–87*	44,707	44,620	*–44,498*	17
18	Ontario Motorist Insurance Co.	2,207,306	2,041,204	1,773,404	*–1,018,990*	1,658,528	2,412,942	*–371,738*	18
19	Ontario Mutual General Ins. Co.	1,694,833	1,692,145	1,104,922	306,203	653,326	2,064,451	*–372,306*	19
20	Otter Dorchester Mutual Ins. Co.	1,250,510	2,233,999	4,064,833	*–70,601*	736,554	4,730,786	*–2,496,787*	20
21	Pafco Insurance Co. Ltd.	6,479,332	6,967,846	3,598,135	798,008	1,494,784	5,890,927	1,076,919	21
22	Pilot Insurance Co.	49,050,810	48,013,732	30,733,960	9,157,805	5,687,733	45,579,538	2,434,194	22
23	Premier Insurance Co.	19,698	10,324	9,304	*–10,220*	54,945	54,029	*–43,705*	23
24	The Retail Lumbermen's Mutual Fire Ins. Co.	22,194	22,194	1,684	.....	18,286	19,970	2,224	24
25	Scottish & York Insurance Co. Ltd.	8,760,978	8,711,933	9,243,541	*–1,740,611*	2,651,974	10,154,904	*–1,442,971*	25
26	Simcoe & Erie General Insurance Co.	17,242,396	15,823,416	10,957,923	767,081	3,743,765	15,468,769	354,647	26
27	Societa Italiana Assicurazioni Trasporti	216,069	142,473	71,702	59,465	4,952	136,119	6,354	27
28	The United Provinces Insurance Co.	14,931,659	14,361,291	8,494,343	*–2,091,063*	5,731,070	12,134,350	2,226,941	28
29	Upper Canada Insurance Co.	65,554	66,757	50,883	*–62,561*	96,544	84,866	*–18,109*	29
30	York Fire and Casualty Insurance Co.	1,777,019	7,747,579	1,416,241	1,171	508,042	1,925,454	*–177,875*	30
	Totals	407,434,426	399,801,537	284,675,916	36,422,273	83,433,430	404,531,619	*–4,730,082*	

II. OTHER THAN LIFE (cont.'d)

Profit and Loss Account for the Year Ended December 31, 1979 (concl.'d)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Other Income	Total Income	Income Taxes	Losses on Sale of Investments	Other Expenditure	Total Expenditure	Excess of Revenue Over Expenditure	Net Profit or Loss – for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	1,356,458	1,718,959	.....	3,075,417	590,500	.....	170,922	761,422	2,313,995	2,183,286	1
2	Anglo-Canada General Insurance Co.	454,038	61,476	37,467	552,981	.....	.....	10,281	10,281	542,700	776,831	2
3	The Bay City General Ins. Co.	778,913	101,968	3,438	884,319	70,500	.....	2,101	72,601	811,718	272,091	3
4	The Canadian Millers' Mutual Fire Ins. Co.	100,629	15,178	.....	115,807	32,955	.....	.....	32,955	82,852	87,659	4
5	Canadian Universal Ins. Co. Ltd.	5,709,838	46,885	615,685	6,372,408	1,838,182	.....	623,979	2,462,161	3,910,247	2,913,826	5
6	Coachman Insurance Co.	70,991	.....	.....	70,991	129	.....	.....	129	70,862	*–521*	6
7	Colonia General Ins. Co.	11,398	.....	.....	11,398	3,795	.....	.....	3,795	7,603	*–8,874*	7
8	Commerce and Industry Ins. Co. of Canada	492,251	.....	2,684	494,935	.....	76,252	61,724	137,976	356,959	*–64,527*	8
9	Co-operators Insurance Association	18,185,388	.....	4,656,371	22,841,759	3,400,000	16,383	3,810,054	7,226,437	15,615,322	12,721,696	9
10	Coronation Insurance Co. Ltd.	317,163	3,000	.....	320,163	631	.....	110,102	110,733	209,430	105,054	10
11	The Drake Insurance Co. Ltd.	179,289	175	.....	179,464	.....	.....	45,730	45,730	133,734	*–28,453*	11
12	Gerling Global General Insurance Co.	2,456,997	3,068	7,590	2,467,655	1,300,000	.....	150,302	1,450,302	1,017,353	1,479,208	12
13	Gerling Global Reinsurance Co.	2,641,418	.....	74,601	2,716,019	1,020,000	85,712	772,063	1,877,775	838,244	1,089,074	13
14	Gibraltar General Insurance Co.	832,580	242,005	32,451	1,107,036	.....	.....	24,072	24,072	1,082,964	*–300,012*	14
15	Lombard Insurance Co. Ltd.	34,435	.....	.....	34,435	427	.....	.....	427	34,008	65,149	15
16	Maplex General Insurance Co.	87,111	6,798	.....	93,909	.....	.....	.....	.....	93,909	*–32,959*	16
17	Northern Frontier General Ins. Co.	52,673	.....	.....	52,673	.....	.....	.....	.....	52,673	8,175	17
18	Ontario Motorist Insurance Co.	400,574	96,377	311,151	808,102	.....	.....	358,028	358,028	450,074	78,336	18
19	Ontario Mutual General Ins. Co.	218,193	37,599	7,573	263,365	.....	.....	693	693	262,672	*–109,634*	19
20	Otter Dorchester Mutual Ins. Co.	167,764	290	5	168,059	.....	.....	30,800	30,800	137,259	*–2,359,528*	20
21	Pafco Insurance Co. Ltd.	1,583,369	195,568	8,811	1,787,748	1,200,000	.....	20,388	1,220,388	567,360	1,644,279	21
22	Pilot Insurance Co.	6,286,313	634,261	.....	6,920,574	3,612,320	.....	111,126	3,723,446	3,197,128	5,631,322	22
23	Premier Insurance Co.	31,126	17,713	.....	48,839	.....	.....	.....	.....	48,839	5,134	23
24	The Retail Lumbermen's Mutual Fire Ins. Co.	11,252	.....	11,937	23,189	7,287	.....	395	7,682	15,507	17,731	24
25	Scottish & York Insurance Co. Ltd.	2,150,468	152,902	.....	2,303,370	340,000	.....	.....	340,000	1,963,370	520,399	25
26	Simcoe & Erie General Insurance Co.	2,528,662	349,718	20,799	2,899,179	969,252	.....	655,528	1,624,780	1,274,399	1,629,046	26
27	Societa Italiana Assicurazioni Trasporti.	9,000	.....	2,346	11,346	.....	.....	.....	.....	11,346	17,700	27
28	The United Provinces Insurance Co.	2,419,244	.....	13,018	2,432,262	1,395,861	.....	47,202	1,443,063	989,199	3,216,140	28
29	Upper Canada Insurance Co.	26,884	3,703	.....	30,587	5,043	.....	.....	5,043	25,544	7,435	29
30	York Fire & Casualty Insurance Co.	198,500	35,976	4,351	238,827	*–8,707*	.....	.....	*–8,707*	247,534	69,659	30
	Totals	49,792,919	3,723,619	5,810,278	59,326,816	15,778,175	178,347	7,005,490	22,962,012	36,364,804	31,634,722	

II. OTHER THAN LIFE (cont'd)

Reconciliation of Surplus for Protection of Policyholders

	Name of Company	Balance Jan. 1, 1979	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decreases	Balance Dec. 31, 1979	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	4,968,458	2,183,286	.....	.....	2,183,286	.....	375,608	.....	375,608	6,776,136	1
2	Anglo-Canada General Insurance Co.	2,191,568	776,831	.....	.....	776,831	.....	401,940	39,200	441,140	2,527,259	2
3	The Bay City General Insurance Co.	1,482,438	272,091	.....	.....	272,091	.....	.....	15,553	15,553	1,738,976	3
4	The Canadian Millers' Mutual Fire Ins. Co.	896,567	87,659	.....	.....	87,659	.....	.....	229,326	229,326	754,900	4
5	Canadian Universal Ins. Co. Ltd.	9,054,043	2,913,826	.....	325	2,914,151	.....	39,580	676,731	716,311	11,251,883	5
6	Coachman Insurance Co.	.....	.....	500,000	500,000	1,000,000	521	.....	10,879	11,400	988,600	6
7	Colonia General Ins. Co.	.....	*−8,874*	.....	110,550	101,676	.....	.....	37,575	37,575	64,101	7
8	Commerce and Industry Ins. Co. of Canada	3,967,723	.....	.....	55,000	55,000	64,527	20,000	1,223,820	1,308,347	2,714,376	8
9	Co-operators Insurance Association	45,640,410	12,721,696	203,550	7,612	12,932,858	.....	1,424,633	1,656,283	3,080,916	55,492,352	9
10	Coronation Insurance Co. Ltd.	1,065,650	105,054	.....	5,139	110,193	.....	.....	.....	.....	1,175,843	10
11	The Drake Insurance Co. Ltd.	53,393	.....	17,973	.....	17,973	28,453	.....	124,835	153,288	*−81,922*	11
12	Gerling Global General Insurance Co.	5,188,927	1,479,208	.....	183,788	1,662,996	.....	440,000	4,355	444,355	6,407,568	12
13	Gerling Global Reinsurance Co.	4,171,454	1,089,074	.....	209,783	1,298,857	.....	458,000	180,269	638,269	4,832,042	13
14	Gibraltar General Insurance Co.	3,367,175	.....	300,000	.....	300,000	300,012	.....	404,774	704,786	2,962,389	14
15	Lombard Insurance Co. Ltd.	136,781	65,149	.....	12	65,161	.....	.....	2,284	2,284	199,658	15
16	Maplex General Insurance Co.	978,467	.....	.....	.....	.....	32,959	.....	23,500	56,459	922,008	16
17	Northern Frontier General Ins. Co.	.....	8,175	849,700	279,895	1,137,770	.....	.....	50,000	50,000	1,087,770	17
18	Ontario Motorist Insurance Co.	1,241,822	78,336	.....	6,574	84,910	.....	.....	.....	.....	1,326,732	18
19	Ontario Mutual General Insurance Co.	2,771,197	.....	.....	.....	.....	109,634	.....	58,954	168,588	2,602,609	19
20	Otter Dorchester Mutual Insurance Co.	1,473,681	.....	.....	.....	.....	2,359,528	.....	87,739	2,447,267	*−973,586*	20
21	Pafco Insurance Co. Ltd.	5,853,127	1,644,279	1,000,000	.....	2,644,279	.....	2,147,000	79,614	2,226,614	6,270,792	21
22	Pilot Insurance Co.	24,321,687	5,631,322	.....	29,579	5,660,901	.....	4,526,185	125,014	4,651,199	25,331,389	22
23	Premier Insurance Co.	355,863	5,134	.....	10,992	16,126	.....	.....	.....	.....	371,989	23
24	The Retail Lumbermen's Mutual Fire Ins. Co.	134,490	17,731	.....	.....	17,731	.....	17,082	.....	17,082	135,139	24
25	Scottish & York Insurance Co. Ltd.	4,602,285	520,399	.....	284,160	804,559	.....	.....	.....	.....	5,406,844	25
26	Simcoe & Erie General Insurance Co.	9,318,191	1,629,046	.....	196,298	1,825,344	.....	270,000	394,651	664,651	10,478,884	26
27	Societa Italiana Assicurazioni Trasporti.	108,549	17,700	.....	.....	17,700	.....	.....	81,077	81,077	45,172	27
28	The United Provinces Insurance Co.	9,271,189	3,216,140	.....	1,040,454	4,256,594	.....	.....	1,162,154	1,162,154	12,365,629	28
29	Upper Canada Insurance Co.	283,440	7,435	.....	270	7,705	.....	4,000	9,130	13,130	278,015	29
30	York Fire & Casualty Insurance Co.	815,697	69,659	.....	85,762	155,421	.....	30,567	.....	30,567	940,551	30
	Totals	143,714,272	34,530,356	2,871,223	3,006,193	40,407,772	2,895,634	10,154,595	6,677,717	19,727,946	164,394,098	

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1979

	Name of Company	Investments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncollected	Amount Due from Reinsurance	Mortgages	Real Estate	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Algoma	693,000	20,408	8,664	79,476	10,410	.....	.....	.....	811,958	1
2	Amherst Island	75,921	1,744	1,541	1,327	7,998	.....	.....	.....	88,531	2
3	Ayr	1,131,609	24,008	74,966	23,654	145,312	.....	5,031	.....	1,404,580	3
4	Bay of Quinte	1,815,480	56,128	6,767	79,717	7,023	.....	174,689	.....	2,139,804	4
5	Bertie & Clinton	2,024,760	46,677	32,069	18,605	6,740	46,392	.....	.....	2,175,243	5
6	Blanshard	596,144	17,164	30,473	6,897	1,354	.....	.....	.....	652,032	6
7	Brant	1,205,002	28,128	94,570	17,919	44,658	11,500	45,098	184	1,447,059	7
8	Caradoc Delaware	599,905	11,748	33,536	1,592	23,880	.....	.....	.....	670,661	8
9	Cayuga	770,591	17,523	46,346	3,634	23,597	.....	167,429	.....	1,029,120	9
10	Culross	453,113	12,013	52,913	23,499	.....	.....	.....	.....	541,538	10
11	Downie	1,033,800	28,719	63,527	3,827	.....	.....	32,240	130	1,162,243	11
12	Dufferin	1,589,664	42,662	65,099	103,206	2,438	.....	19,771	.....	1,822,840	12
13	Dumfries	1,252,150	36,004	38,117	10,390	1,046	.....	50,437	.....	1,388,144	13
14	East Williams	726,960	22,363	74,579	5,810	1,626	.....	.....	.....	831,338	14
15	Ekfrid	628,347	18,412	18,985	6,280	661	.....	9,385	.....	682,070	15
16	Elma	967,600	18,294	9,623	5,045	15,872	.....	13,184	.....	1,029,618	16
17	Erie	1,181,862	24,865	83,191	7,578	800	.....	.....	.....	1,298,296	17
18	Farmers' (Lindsay)	5,286,936	116,155	165,014	385,332	8,805	.....	175,833	.....	6,138,075	18
19	Formosa	2,108,982	54,446	147,296	119,798	1,125	.....	66,259	.....	2,497,906	19
20	Germania	1,171,248	35,843	153,234	46,337	7,385	.....	.....	.....	1,414,047	20
21	Glengarry	1,568,304	45,325	194,895	.....	112,877	.....	51,906	955	1,974,262	21
22	Grenville	2,319,626	53,582	104,508	95,229	116,415	.....	26,247	.....	2,715,607	22
23	Grey & Bruce	925,555	38,741	57,509	46,931	570	.....	8,215	.....	1,077,521	23
24	Halwell	1,539,620	37,172	113,748	158,536	15,357	.....	162,827	.....	2,027,260	24
25	Hamilton Township	3,191,260	88,297	110,320	126,247	76,490	.....	8,000	.....	3,600,614	25
26	Hay	1,469,797	32,998	41,970	5,791	763	.....	206,175	.....	1,757,494	26
27	Howard	2,326,970	81,154	28,374	13,744	10,927	.....	113,833	.....	2,575,002	27
28	Howick	1,778,095	42,728	74,819	138,110	1,855	.....	22,699	.....	2,058,306	28
29	Kent and Essex	5,076,325	120,389	373,860	86	5,063	.....	33,000	503	5,609,226	29
30	Lambton	3,473,398	124,375	32,748	10,578	2,068	.....	32,582	4,218	3,679,967	30
31	Lanark	3,132,927	73,204	194,194	319,281	40,853	.....	219,650	.....	3,980,109	31
32	Lennox & Addington	311,605	15,986	656,614	38,873	61,126	.....	5,070	.....	1,089,274	32
33	Lobo	300,837	13,096	215,638	6,987	646	.....	.....	.....	537,204	33
34	London	780,645	14,525	155,846	9,068	4,734	.....	.....	.....	964,818	34
35	McGillivray	395,480	15,401	22,780	41,400	2,738	.....	.....	.....	477,799	35
36	McKillop	1,105,880	36,034	59,234	2,548	8,979	1,200	.....	54	1,213,929	36
37	Norfolk	416,170	6,745	30,182	40,170	50,423	.....	4,850	157	548,697	37
38	North Blenheim	1,195,412	28,424	61,198	3,774	4,715	.....	25,492	.....	1,319,015	38
39	North Kent	1,509,025	39,092	65,887	7,676	4,636	.....	126,374	.....	1,752,690	39

40	Oxford	1,482,647	29,078	[illegible]	[illegible]	[illegible]	[illegible]	83,556	268	4,081,290	41
41	Peel	3,813,998	87,602	33,099	57,476	5,291	.....	94,873	.....	1,629,018	42
42	Peel & Maryborough	1,180,701	32,466	116,340	157,434	3,478	43,726	58,684	853	444,183	43
43	Prescott	259,977	4,031	27,414	91,070	2,154	.....	13,426	292	1,614,731	44
44	South Easthope	1,497,112	37,024	44,406	19,397	3,074	.....	.....	478	902,360	45
45	Townsend	694,597	17,523	45,345	913	143,504	.....	31,075	.....	2,774,382	46
46	Usborne & Hibbert	2,405,386	49,073	283,648	4,783	417	.....	33,526	.....	1,448,450	47
47	Wabisa	1,270,780	52,632	76,586	12,532	2,394	.....	76,837	158	1,808,511	48
48	West Elgin	1,400,064	36,252	137,288	68,374	89,538	.....	5,265	2,991	2,571,020	49
49	West Wawanosh	2,389,790	74,770	52,748	40,411	5,045	.....	50,623	.....	542,477	50
50	Westminster	430,240	9,964	32,602	10,130	8,918	.....	.....	.....	772,370	51
51	Yarmouth	574,521	10,270	155,504	1,473	30,602	.....	.....	.....		
	TOTALS	75,529,818	1,981,257	4,830,185	2,618,897	1,227,700	148,441	2,481,057	11,361	88,828,716	
	OTHER Farm Mutual Reins. Plan	11,430,651	302,469	245,398	.....	2,760,574	194,900	432,028	34,845	15,400,865	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Liabilities and Surplus, December 31, 1979

	Name of Company	Provision For Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provisions for Refund from Surplus	Total Liabilities	Investment Reserve	Surplus	Total Liabilities & Surplus	
		$	$	$	$	$	$	$	$	$	
1	Algoma	12,547	145,764	3,956	17,543	.....	179,810	.....	632,148	811,958	1
2	Amherst Island	16,550	11,382	1,455	1,364	.....	30,751	.....	57,780	88,531	2
3	Ayr	32,973	176,416	7,424	49,779	.....	266,592	.....	1,137,988	1,404,580	3
4	Bay of Quinte	78,618	397,332	79,826	46,188	.....	601,964	.....	1,537,840	2,139,804	4
5	Bertie & Clinton	82,367	536,717	45,401	8,316	.....	672,801	.....	1,502,442	2,175,243	5
6	Blanshard	12,150	72,002	119	6,865	.....	91,136	.....	560,896	652,032	6
7	Brant	60,604	131,095	2,100	41,459	.....	235,258	.....	1,211,801	1,447,059	7
8	Carodoc Delaware	9,388	75,780	2,290	19,591	.....	107,049	.....	563,612	670,661	8
9	Cayuga	46,412	173,731	7,408	4,513	.....	232,064	.....	797,056	1,029,120	9
10	Culross	3,900	82,231	4,868	1,820	.....	92,819	.....	448,719	541,538	10
11	Downie	56,075	138,114	30,970	5,302	.....	230,461	.....	931,782	1,162,243	11
12	Dufferin	51,880	375,682	14,441	91,702	.....	533,705	.....	1,289,135	1,822,840	12
13	Dumfries	4,763	145,265	10,831	36,501	.....	197,360	.....	1,190,784	1,388,144	13
14	East Williams	44,436	152,900	4,897	33,304	.....	235,627	.....	595,711	831,338	14
15	Ekfrid	3,495	94,887	7,411	12,839	.....	118,632	.....	563,438	682,070	15
16	Elma	21,459	148,566	17,864	33,574	.....	221,463	.....	808,155	1,029,618	16
17	Erie	34,720	196,536	34,707	15,482	.....	281,445	.....	1,016,851	1,298,296	17
18	Farmers' (Lindsay)	185,925	1,335,922	185,205	239,663	.....	1,946,715	.....	4,191,360	6,138,075	18
19	Formosa	31,102	544,036	28,658	114,069	.....	717,865	.....	1,780,041	2,497,906	19
20	Germania	12,675	173,710	9,053	35,588	.....	231,026	.....	1,183,021	1,414,047	20
21	Glengarry	142,725	638,654	27,175	6,863	.....	815,417	.....	1,158,845	1,974,262	21
22	Grenville	93,222	566,314	137,961	101,350	.....	898,847	.....	1,816,760	2,715,607	22
23	Grey & Bruce	4,706	186,296	31,340	39,452	.....	261,794	.....	815,727	1,077,521	23
24	Halwell	100,271	375,896	29,307	84,103	.....	589,577	.....	1,437,683	2,027,260	24
25	Hamilton Township	94,916	1,146,094	34,730	112,283	.....	1,388,023	.....	2,212,591	3,600,614	25
26	Hay	44,690	375,331	90,863	969	.....	511,853	.....	1,245,641	1,757,494	26
27	Howard	54,235	258,274	32,030	1,620	.....	346,159	.....	2,228,843	2,575,002	27
28	Howick	40,242	421,608	20,195	95,387	.....	577,432	.....	1,480,874	2,058,306	28
29	Kent & Essex	202,255	1,260,006	.....	125,045	.....	1,587,306	.....	4,021,920	5,609,226	29
30	Lambton	48,458	810,625	36,117	312,710	.....	1,207,910	.....	2,472,057	3,679,967	30
31	Lanark	615,912	1,397,303	28,652	296,025	.....	2,337,892	.....	1,642,217	3,980,109	31
32	Lennox & Addington	106,794	308,644	680	44,803	.....	460,921	.....	628,353	1,089,274	32
33	Lobo	5,803	168,620	2,615	17,617	.....	194,655	.....	342,549	537,204	33
34	London	16,296	225,053	34,099	207	.....	275,655	.....	689,163	964,818	34
35	McGillivray	26,050	155,864	8,820	29,101	.....	219,835	.....	257,964	477,799	35
36	McKillop	21,391	134,027	8,815	747	.....	164,980	.....	1,048,949	1,213,929	36
37	Norfolk	20,987	93,298	9,435	149,367	.....	273,087	.....	275,610	548,697	37
38	North Blenheim	4,994	168,034	50,856	2,453	.....	226,337	.....	1,092,678	1,319,015	38
39	North Kent	16,568	262,665	3,722	35,181	.....	318,136	.....	1,434,554	1,752,690	39
40	Oxford	68,370	402,270	17,440	67,030	.....	555,110	.....	1,500,917	2,056,027	40

41 Peel	40,008	756,938	4,984	147,170	.....	949,100	.....	[illegible]	[illegible]	
42 Peel & Maryborough	54,777	345,798	44,820	1,033	.....	446,428	.....	1,182,590	1,629,018	42
43 Prescott	26,090	152,186	28,877	19,115	.....	226,268	.....	217,915	444,183	43
44 South Easthope	26,747	334,856	108,220	9,064	.....	478,887	.....	1,135,844	1,614,731	44
45 Townsend	65,072	117,002	116,214	11,468	.....	309,756	.....	592,604	902,360	45
46 Usborne & Hibbert	40,000	375,079	82,882	17,241	.....	515,202	.....	2,259,180	2,774,382	46
47 Wabisa	19,126	160,562	5,139	52,919	35,000	272,746	.....	1,175,704	1,448,450	47
48 West Elgin	31,273	282,780	26,944	3,862	.....	344,859	.....	1,463,652	1,808,511	48
49 West Wawanosh	71,109	310,065	18,382	92,397	.....	491,953	.....	2,079,067	2,571,020	49
50 Westminster	7,547	60,644	14,960	3,340	.....	86,491	.....	455,986	542,477	50
51 Yarmouth	20,750	94,365	9,804	6,286	.....	131,205	.....	641,165	772,370	51
TOTALS	2,933,423	17,453,309	1,564,962	2,701,670	35,000	24,688,364	.....	64,140,352	88,828,716	
OTHER.										
Farm Mutual Reins. Plan	2,962,406	2,178,050	6,862	1,082,388	.....	6,229,706	.....	9,171,159	15,400,865	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Gain and Loss and Surplus Accounts for the Year Ended December 31, 1979

	Name of Company	Net Premiums Earned	Total Claims and Expenses	Underwriting Gain or *Loss*	Other Revenue or *Expenditures*	Net Gain or *Loss* for the Year	Surplus at Beginning of Year	Surplus Adjustments 1979	Surplus At End of Year	Ratio: u/e Prem. @ 100% to Surplus	Ratio: Net Prem. Written to Surplus	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	306,039	153,596	152,443	57,966	210,409	421,739	.....	632,148	.29:1	.49:1	1
2	Amherst Island	10,701	14,761	*−4,060*	5,672	1,612	56,489	*−321*	57,780	.25:1	.19:1	2
3	Ayr	372,223	291,887	80,336	110,663	190,999	948,456	*−1,467*	1,137,988	.19:1	.35:1	3
4	Bay of Quinte	780,079	841,894	*−61,815*	165,275	103,460	1,438,140	*−3,760*	1,537,840	.32:1	.56:1	4
5	Bertie & Clinton	601,326	595,750	5,576	192,652	198,228	1,303,297	917	1,502,442	.45:1	.46:1	5
6	Blanshard	159,930	109,472	50,458	48,009	98,467	462,751	*−322*	560,896	.16:1	31.1	6
7	Brant	307,601	300,996	6,605	107,517	114,122	1,103,068	*−5,389*	1,211,801	.14:1	.26:1	7
8	Caradoc Delaware	150,640	88,606	62,034	59,947	121,981	441,585	46	563,612	.17:1	.30:1	8
9	Cayuga	315,576	223,463	92,113	77,228	169,341	627,365	350	797,056	.27:1	.43:1	9
10	Culross	153,056	93,601	59,455	38,419	97,874	351,090	*−245*	448,719	.23:1	.37:1	10
11	Downie	280,932	268,807	12,125	96,643	108,768	822,893	121	931,782	.19:1	.33:1	11
12	Dufferin	776,048	635,344	140,704	135,359	276,063	1,012,705	367	1,289,135	.36:1	.63:1	12
13	Dumfries	355,578	264,617	90,961	117,065	208,026	982,596	162	1,190,784	.15:1	.31:1	13
14	East Williams	231,589	211,089	20,500	71,750	92,250	504,891	*−1,430*	595,711	.32:1	.40:1	14
15	Ekfrid	201,347	150,481	50,866	54,798	105,664	458,586	*−812*	563,438	.21:1	.40:1	15
16	Elma	320,798	317,359	3,439	89,827	93,266	713,937	952	808,155	.23:1	.44:1	16
17	Erie	379,526	310,554	68,972	108,002	176,974	848,369	*−8,492*	1,016,851	.24:1	.41.1	17
18	Farmers' (Lindsay)	2,375,718	2,147,669	228,049	466,673	694,722	3,490,474	6,164	4,191,360	.40:1	.60:1	18
19	Formosa	1,009,177	737,741	271,436	183,571	455,007	1,331,223	*−6,189*	1,780,041	.38:1	.62:1	19
20	Germania	296,881	217,964	78,917	109,932	188,849	993,056	1,116	1,183,021	.18:1	.27:1	20
21	Glengarry	840,986	871,962	*−30,976*	141,140	110,164	1,048,681	.....	1,158,845	.69:1	.81:1	21
22	Grenville	948,110	826,096	122,014	204,975	326,989	1,489,193	578	1,816,760	.39:1	.50:1	22
23	Grey & Bruce	300,244	236,558	63,686	80,312	143,998	674,033	*−2,304*	815,727	.29:1	.36:1	23
24	Halwell	711,349	713,190	*−1,841*	139,932	138,091	1,315,115	*−15,523*	1,437,683	.26:1	.43:1	24
25	Hamilton Township	1,164,872	1,204,280	*−39,408*	302,340	262,932	1,958,213	*−8,554*	2,212,591	.65:1	.60:1	25
26	Hay	619,363	646,345	*−26,982*	139,040	112,058	1,154,973	*−21,390*	1,245,641	.38:1	.56:1	26
27	Howard	544,168	375,564	168,604	208,966	377,570	1,862,878	*−11,605*	2,228,843	.14:1	.25:1	27
28	Howick	835,176	643,750	191,426	152,710	344,136	1,136,548	190	1,480,874	.36:1	.67:1	28
29	Kent & Essex	1,234,014	1,267,143	*−33,129*	458,495	425,366	3,596,554	.....	4,021,920	.39:1	.33:1	29
30	Lambton	1,050,948	924,105	126,843	309,471	436,314	2,041,878	*−6,135*	2,472,057	.41:1	.46:1	30
31	Lanark	2,418,499	2,716,316	*−297,817*	262,935	*−34,882*	1,697,629	*−20,530*	1,642,217	1.06:1	1.53:1	31
32	Lennox & Addington	532,633	487,614	45,019	94,008	139,027	484,244	5,082	628,353	.61:1	.89:1	32
33	Lobo	137,291	68,282	69,009	39,944	108,953	233,899	*−303*	342,549	.62:1	.52:1	33
34	London	257,452	218,177	39,275	77,395	116,670	570,879	1,614	689,163	.41:1	.41:1	34
35	McGillivray	207,969	207,619	350	34,237	34,587	224,086	*−709*	257,964	.76:1	.87:1	35
36	McKillop	276,569	278,701	*−2,132*	106,532	104,400	946,311	*−1,762*	1,048,949	.16:1	.28:1	36
37	Norfolk	185,694	197,891	*−12,197*	28,050	15,853	253,591	6,166	275,610	.40:1	.72:1	37
38	North Blenheim	341,204	360,221	*−19,017*	125,251	106,234	986,432	12	1,092,678	.19:1	.33:1	38
39	North Kent	371,312	370,301	1,011	142,697	143,708	1,308,938	*−18,092*	1,434,554	.23:1	.28:1	39
40	Oxford	833,519	765,320	68,199	142,509	210,708	1,293,790	*−3,581*	1,500,917	.34:1	.61:1	40

42	Peel & Maryborough	706,281	682,823	23,458	114,914	158,372	1,051,455	7,215	[illegible]	217,915	.87:1	1.47:1	43
43	Prescott	289,619	305,910	*−16,291*	27,482	11,191	206,724	.....		1,135,844	.37:1	.63:1	44
44	South Easthope	663,906	674,074	*−10,168*	135,148	124,980	1,011,024	*−160*		592,604	.25:1	.34:1	45
45	Townsend	181,586	287,631	*−106,045*	71,338	*−34,707*	628,255	*−944*		2,259,180	.21:1	.31:1	46
46	Usborne & Hibbert	636,891	387,073	249,818	222,166	471,984	1,788,599	*−1,403*		1,175,704	.17:1	.28:1	47
47	Wabisa	304,501	273,917	30,584	81,999	112,583	1,064,310	*−1,189*		1,463,652	.24:1	.43:1	48
48	West Elgin	570,582	353,550	217,032	118,966	335,998	1,141,530	*−13,876*		2,079,067	.19:1	.32:1	49
49	West Wawanosh	612,210	574,765	37,445	212,805	250,250	1,832,017	*−3,200*		455,986	.17:1	.30:1	50
50	Westminster	118,716	139,151	*−20,435*	43,541	23,106	432,889	*−9*	21,699	641,165	.18:1	.18:1	51
51	Yarmouth	112,664	126,463	*−13,799*	70,895	57,096	562,370						
	TOTALS	28,428,644	25,957,749	2,470,895	6,911,773	9,382,668	54,875,806	*−118,122*		64,140,352			
	OTHER												
	Farm Mutual Reins. Plan	5,895,088	6,247,509	*−352,421*	1,213,963	861,542	8,383,328	73,711		9,171,159	.30:1	.66:1	

FARMERS' MUTUAL INSURANCE CORPORATION
Claims & Expenses for the Year Ended December 31, 1979

	Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	67,749	19,388	48,361	2,415	50,776	57,031	35,429	192	10,168	153,596	1
2	Amherst Island	17,273	7,998	9,275	232	9,507	1,139	3,040	9	1,066	14,761	2
3	Ayr	351,735	163,716	188,019	5,695	193,714	35,314	43,617	802	18,440	291,887	3
4	Bay of Quinte	603,420	62,723	540,697	14,604	555,301	136,150	85,355	19,866	45,222	841,894	4
5	Bertie & Clinton	616,875	188,600	428,275	7,992	436,267	84,688	48,745	1,719	24,331	595,750	5
6	Blanshard	120,100	48,845	71,255	1,560	72,815	*−2,527*	33,272	*−101*	6,013	109,472	6
7	Brant	260,452	88,052	172,400	3,329	175,729	7,213	81,489	19,618	16,947	300,996	7
8	Caradoc Delaware	98,384	52,161	46,223	1,886	48,109	12,799	21,774	268	5,656	88,606	8
9	Cayuga	233,701	113,290	120,411	2,871	123,282	37,938	35,686	7,181	19,376	223,463	9
10	Culross	47,818	3,698	44,120	1,143	45,263	29,588	14,745	873	3,132	93,601	10
11	Downie	270,750	68,066	202,684	2,581	205,265	22,727	28,200	1,101	11,514	268,807	11
12	Dufferin	372,576	38,759	333,817	12,240	346,057	160,310	80,074	8,599	40,304	635,344	12
13	Dumfries	167,450	25,413	142,037	337	142,374	4,511	64,630	24,585	28,517	264,617	13
14	East Williams	172,838	21,338	151,500	3,531	155,031	31,766	16,546	174	7,572	211,089	14
15	Ekfrid	125,841	31,577	94,264	1,286	95,550	29,802	16,435	599	8,095	150,481	15
16	Elma	177,140	*−5,098*	182,238	3,642	185,880	53,697	55,567	1,768	20,447	317,359	16
17	Erie	267,024	66,434	200,590	5,161	205,751	38,292	32,793	15,351	18,367	310,554	17
18	Farmers' (Lindsay)	1,300,365	134,683	1,165,682	26,188	1,191,870	531,047	262,301	27,314	135,137	2,147,669	18
19	Formosa	332,056	8,446	323,610	17,435	341,045	213,936	92,001	40,135	50,624	737,741	19
20	Germania	192,939	46,859	146,080	3,881	149,961	38,408	19,818	1,426	8,351	217,964	20
21	Glengarry	963,029	391,153	571,876	13,779	585,655	200,158	55,217	143	30,789	871,962	21
22	Grenville	970,316	425,052	545,264	16,571	561,835	109,130	88,155	20,884	46,092	826,096	22
23	Grey & Bruce	122,668	6,090	116,578	5,380	121,958	48,637	52,530	191	13,242	236,558	23
24	Halwell	582,834	168,637	414,197	12,146	426,343	148,943	87,056	6,891	43,957	713,190	24
25	Hamilton Township	1,056,742	237,048	819,694	16,827	836,521	243,695	74,339	2,699	47,026	1,204,280	25
26	Hay	712,533	301,561	410,972	11,873	422,845	78,865	87,810	1,710	55,115	646,345	26
27	Howard	288,352	61,311	227,041	6,273	233,314	47,277	68,609	2,764	23,600	375,564	27
28	Howick	402,419	28,671	373,748	12,065	385,813	152,752	58,562	1,363	45,260	643,750	28
29	Kent & Essex	882,547	81,635	800,912	65,952	866,864	284,348	71,524	1,920	42,487	1,267,143	29
30	Lambton	624,141	73,632	550,509	25,234	575,743	194,502	110,458	5,445	37,957	924,105	30
31	Lanark	2,013,178	210,641	1,802,537	79,243	1,881,780	474,959	198,896	60,315	100,366	2,716,316	31
32	Lennox & Addington	368,446	62,005	306,441	14,132	320,573	100,314	42,445	2,348	21,934	487,614	32
33	Lobo	43,447	27,665	15,782	691	16,473	24,009	22,411	*−295*	5,684	68,282	33
34	London	224,210	84,100	140,110	2,433	142,543	36,661	26,767	*−49*	12,255	218,177	34
35	McGillray	177,886	42,634	135,252	1,414	136,666	46,039	20,600	.....	4,314	207,619	35
36	McKillop	241,637	27,113	214,524	1,608	216,132	24,564	25,715	385	11,905	278,701	36
37	Norfolk	367,369	253,938	113,431	7,378	120,809	8,569	42,390	5,444	20,679	197,891	37
38	North Blenheim	910,861	631,981	278,880	3,060	281,940	29,237	32,642	2,249	14,153	360,221	38
39	North Kent	242,020	9,053	232,967	6,849	239,816	54,713	47,736	2,187	25,849	370,301	39
40	Oxford	543,135	126,812	416,323	16,700	433,023	153,938	129,821	5,816	42,722	765,320	40

41	Peel	317,244	*−2,502*	319,746	24,051	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	42
42	Peel & Maryborough	600,016	226,462	373,554	8,532	382,086	141,577	101,268	840	57,052	682,823	43
43	Prescott	817,062	619,764	197,298	5,601	202,899	12,758	57,040	7,288	25,925	305,910	44
44	South Easthope	852,548	398,508	454,040	11,451	465,491	99,429	85,181	251	23,722	674,074	45
45	Townsend	494,819	290,026	204,793	1,576	206,369	26,000	32,144	864	22,254	287,631	46
46	Usborne & Hibbert	364,938	111,118	253,820	11,699	265,519	66,216	38,630	225	16,483	387,073	47
47	Wabisa	174,893	18,853	156,040	2,732	158,772	59,348	41,803	408	13,586	273,917	48
48	West Elgin	267,708	109,023	158,685	5,971	164,656	73,846	69,227	9,489	36,332	353,550	49
49	West Wawanosh	485,492	76,252	409,240	9,172	418,412	85,216	39,463	756	30,918	574,765	50
50	Westminster	323,909	232,744	91,165	1,169	92,334	15,223	19,358	*−43*	12,279	139,151	51
51	Yarmouth	82,739	*−14,164*	96,903	1,444	98,347	5,374	16,992	538	5,212	126,463	
	TOTALS	22,315,624	6,501,764	15,813,860	520,995	16,334,855	4,779,252	3,088,838	320,402	1,434,402	25,957,749	
	OTHER:											
	Farm Mutual Reins. Plan.	6,592,927	1,524,063	5,068,864	.....	5,068,864	941,593	209,170	.....	27,882	6,247,509	

FARMERS' MUTUAL INSURANCE CORPORATIONS

Premiums Written & Reinsurance Ceded for the Year Ended December 31, 1979

	Name of Company	Gross Premiums Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Auto-mobile	Liability (Public)	Crop Hail	Total	Property	Auto-mobile	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	353,299	51,586	22,544	.....	427,429	57,839	41,943	17,306	.....	310,341	306,039	1
2	Amherst Island	12,836	.....	379	.....	13,215	2,039	.....	340	.....	10,836	10,701	2
3	Ayr	445,240	25,575	26,083	.....	496,898	51,581	20,745	23,080	.....	401,492	372,223	3
4	Bay of Quinte	955,279	.....	73,396	.....	1,028,675	125,583	.....	44,897	.....	858,195	780,079	4
5	Bertie & Clinton	769,376	.....	73,581	.....	842,957	95,173	.....	63,611	.....	684,173	601,326	5
6	Blanshard	199,204	.....	16,037	.....	215,241	30,247	.....	12,818	.....	172,176	159,930	6
7	Brant	358,636	.....	24,638	.....	383,274	49,150	.....	20,358	.....	313,766	307,601	7
8	Caradoc Delaware	189,108	.....	8,453	.....	197,561	25,334	.....	3,299	.....	168,928	150,640	8
9	Cayuga	382,835	.....	28,572	.....	411,407	48,741	.....	22,779	.....	339,887	315,576	9
10	Culross	192,295	.....	6,787	.....	199,082	29,012	.....	5,975	.....	164,095	153,056	10
11	Downie	370,319	.....	14,834	.....	385,153	61,980	.....	18,517	.....	304,656	280,932	11
12	Dufferin	929,194	.....	50,463	.....	979,657	120,351	.....	41,317	.....	817,989	776,048	12
13	Dumfries	403,793	.....	22,036	.....	425,829	36,121	.....	22,439	.....	367,269	355,578	13
14	East Williams	279,473	.....	11,939	.....	291,412	41,112	.....	9,727	.....	240,573	231,589	14
15	Ekfrid	251,346	.....	13,652	.....	264,998	36,612	.....	4,542	.....	223,844	201,347	15
16	Elma	374,834	94,868	28,779	.....	498,481	41,220	85,686	14,352	.....	357,223	320,798	16
17	Erie	458,384	.....	35,152	.....	493,536	59,594	.....	22,200	.....	411,742	379,526	17
18	Farmers' (Lindsay)	2,681,655	169,174	227,834	.....	3,078,663	334,262	92,164	123,778	.....	2,528,459	2,375,718	18
19	Formosa	1,239,429	.....	70,281	.....	1,309,710	160,169	.....	51,502	.....	1,098,039	1,009,177	19
20	Germania	374,648	.....	12,879	.....	387,527	58,366	.....	11,142	.....	318,019	296,881	20
21	Glengarry	1,065,992	.....	53,386	.....	1,119,378	128,421	.....	54,282	.....	936,675	840,986	21
22	Grenville	1,380,259	.....	102,163	.....	1,482,422	478,587	.....	100,028	.....	903,807	948,110	22
23	Grey & Bruce	365,414	.....	20,679	.....	386,093	69,845	.....	19,153	.....	297,095	300,244	23
24	Halwell	843,202	.....	70,595	.....	913,797	106,199	.....	26,348	.....	781,250	711,349	24
25	Hamilton Township	1,443,261	.....	104,461	.....	1,547,722	135,584	.....	88,792	.....	1,323,346	1,164,872	25
26	Hay Township	799,201	63,089	49,897	.....	912,187	114,219	54,261	48,085	.....	695,622	619,363	26
27	Howard	611,682	40,120	46,914	.....	698,716	72,841	30,979	27,627	.....	567,269	544,168	27
28	Howick	1,000,822	.....	73,635	.....	1,074,457	28,710	.....	60,287	.....	985,460	835,176	28
29	Kent & Essex	1,428,873	.....	116,389	.....	1,545,262	105,913	.....	96,065	.....	1,343,284	1,234,014	29
30	Lambton	1,305,261	.....	88,989	.....	1,394,250	168,692	.....	96,349	.....	1,129,209	1,050,948	30
31	Lanark	2,862,277	.....	181,992	.....	3,044,269	377,081	.....	158,893	.....	2,508,295	2,418,499	31
32	Lennox & Addington	645,049	.....	58,703	.....	703,752	91,625	.....	53,004	.....	559,123	532,633	32
33	Lobo	196,597	.....	10,691	.....	207,288	22,038	.....	7,165	.....	178,085	137,291	33
34	London	327,632	.....	19,730	.....	347,362	49,350	.....	17,373	.....	280,639	257,452	34
35	McGillivray	279,890	2,166	15,410	.....	297,466	57,860	1,868	13,705	.....	224,033	207,969	35
36	McKillop	336,644	.....	13,161	.....	349,805	42,422	.....	10,837	.....	296,546	276,569	36
37	Norfolk	388,209	2,959	37,672	43,048	471,888	213,849	2,588	33,231	22,815	199,405	185,694	37
38	North Blenheim	424,456	17,626	24,552	.....	466,634	66,902	15,151	21,253	.....	363,328	341,204	38
39	North Kent	429,410	.....	39,511	.....	468,921	33,163	.....	35,043	.....	400,715	371,312	39
40	Oxford	932,032	86,060	76,106	.....	1,094,198	84,765	46,768	42,304	.....	920,361	833,519	40
41	Peel	1,234,622	21,908	79,483	.....	1,336,013	148,916	19,525	76,556	.....	1,091,016	1,035,551	41

42	Peel & Maryborough	904,094	34,902	50,871	989,807	115,200	50,540	25,717	.....	.....	[illegible]	[illegible]	
43	Prescott	740,187	.....	43,379	.....	783,566	425,125	.....	37,523	.....	320,918	289,619	43
44	South Easthope	819,696	26,010	54,236	.....	899,942	118,404	20,104	41,694	.....	719,740	663,906	44
45	Townsend	225,055	.....	19,386	.....	244,441	31,852	.....	12,550	.....	200,039	181,586	45
46	Usborne & Hibbert	818,563	.....	42,925	.....	861,488	121,499	.....	37,716	.....	702,273	636,891	46
47	Wabisa	375,437	29,625	27,662	.....	432,724	54,288	26,598	27,226	.....	324,612	304,501	47
48	West Elgin	666,204	52,984	31,850	39,875	790,913	73,095	45,297	25,033	21,134	626,354	570,582	48
49	West Wawanosh	796,554	.....	39,453	.....	836,007	135,549	.....	38,651	.....	661,807	612,210	49
50	Westminster	151,923	.....	10,262	.....	162,185	21,878	.....	2,396	.....	137,911	118,716	50
51	Yarmouth	137,109	.....	6,702	.....	143,811	17,439	.....	7,839	.....	118,533	112,664	51
	TOTAL	35,156,790	718,652	2,379,164	82,923	38,337,529	5,173,863	534,223	1,876,704	43,949	30,708,790	28,428,644	
	OTHER Farm Mutual Reins. Plan	4,961,054	519,934	1,921,916	43,950	7,446,854	1,023,255	58,821	285,925	4,975	6,073,878	5,895,088	

	Name of Corporation	Address	President	Manager or Secretary	
1	Algoma	Thessalon	L. Kirby	L. Wolgemuth	1
2	Amherst Island	Stella	B. Caughey	Mrs. M. Ward	2
3	Ayr	Ayr	J. T. Miller	D. R. Elmes	3
4	Bay of Quinte	Picton	D. Martin	A. Stickle	4
5	Bertie & Clinton	Fenwick	D. W. Jory	F. A. Legg	5
6	Blanshard	St. Marys	G. Johnson	W. E. Hanly	6
7	Brant	Brantford	T. Arthur	L. E. Knill	7
8	Caradoc Delaware	Mount Brydges	S. W. Howlett	D. Cobban	8
9	Cayuga	Cayuga	D. J. Allen	Mrs. G. Hedley	9
10	Culross	Teeswater	R. Hewitt	R. K. Lamont	10
11	Downie	Stratford	L. Baird	E. Doerr	11
12	Dufferin	Shelburne	G. D. Ledlow	A. Reimer	12
13	Dumfries	Cambridge	J. R. Barrie	G. L. Welsh	13
14	East Williams	Kerwood	R. Brock	F. Gare	14
15	Ekfrid	Appin	K. Johnson	Mrs. M. Sinclair	15
16	Elma	Atwood	A. Coohlin	D. Little	16
17	Erie	Fisherville	W. Murdock	L. K. Thomson	17
18	Farmers' (Lindsay)	Lindsay	J. C. Butler	D. R. MacKay	18
19	Formosa	Formosa	A. Brunton	V. Inglis	19
20	Germania	Ayton	M. Kaufman	W. L. Brusso	20
21	Glengarry	Alexandria	R. A. MacNaughton	A. McDonald	21
22	Grenville	Spencerville	H. Pemberton	H. McGrath	22
23	Grey & Bruce	Hanover	J. Cumming	A. D. McArthur	23
24	Halwell	Guelph	W. Parkinson	K. M. Forsythe	24
25	Hamilton Township	Cobourg	C. Nichols	Mrs. J. Grills	25
26	Hay	Zurich	H. Beierling	J. Consitt	26
27	Howard	Ridgetown	D. Anderson	E. Koehler	27
28	Howick	Wroxeter	R. McMichael	R. Hutchison	28
29	Kent & Essex	Chatham	L. G. Little	E. W. Smale	29
30	Lambton	Watford	F. Fansher	G. C. McCormick	30
31	Lanark	Perth	J. M. McIlquham	W. H. Shaw	31
32	Lennox & Addington	Napanee	B. Huyck	G. D. Walters	32
33	Lobo	Strathroy	R. Henderson	J. A. McKenzie	33
34	London	London	C. A. Powell	Mrs. M. Tackabury	34
35	McGillivray	Ailsa Craig	B. Taylor	C. Hodgins	35
36	McKillop	Seaforth	D. McKercher	Mrs. M. Sharp	36
37	Norfolk	Simcoe	B. Abbott	Mrs. M. Bannerman	37
38	North Blenheim	Bright	D. MacKay	M. A. Lambert	38
39	North Kent	Dresden	D. Robinson	A. C. MacDonald	39
40	Oxford	Thamesford	C. Elliott	J. Harper	40
41	Peel	Brampton	T. Carberry	B. E. Cunnington	41
42	Peel & Maryborough	Drayton	John Kidnie	D. R. MacIntyre	42
43	Prescott	Alfred	R. Ouellette	J. M. Leduc	43
44	South Easthope	Tavistock	J. W. MacKay	E. T. Pellow	44
45	Townsend	Waterford	H. Stuart	L. D. Simington	45
46	Usborne & Hibbert	Exeter	R. McCurdy	W. D. Burton	46
47	Wabisa	Jarvis	H. A. Dennis	R. H. Siefker	47
48	West Elgin	Dutton	J. K. Hux	D. Myrlea	48
49	West Wawanosh	Dungannon	E. Bradley	S. B. Whitney	49
50	Westminster	Belmont	J. Grieve	Mrs. N. Harding	50
51	Yarmouth	St. Thomas	C. C. Bond	Miss D. V. Evans	51
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	W. D. Weir	M. B. Harmer	

(C)
FRATERNAL SOCIETIES

Assets, December 31, 1979

	Society	Bonds and Debentures	Stocks	Mortgage Loans on Real Estate	Real Estate and Agreements	Loans or Liens on Policies	Cash and Deposit Receipts	Investment Income Due and Accrued	Outstanding Premiums Dues	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M. B. Society	6,169,354	.....	.....	.....	.....	10,201	112,981	16,746	.....	6,309,282	1
2	Funeral Society of Ontario	1,694,888	.....	3,311,529	.....	.....	.....	85,527	.....	950	5,092,894	2
3	Metro Toronto Police W & O Fund	3,511,745	68,289	99,979	.....	.....	94,873	63,142	.....	666	3,838,694	3
4	Ontario S.S. Teachers' Fraternal Society*	2,097,093	579,196	711,160	.....	.....	8,390	86,180	265,731	.....	3,747,750	4
5	Ontario S.S. Teachers' Sick Benefit Society	335,876	2,500	206,755	.....	.....	155,322	42,609	.....	.....	743,062	5
6	Union of Canada Life Insurance	15,772,974	.....	11,068,902	3,618,585	1,058,404	185,906	387,040	91,648	299,456	32,482,915	6
	Totals	29,581,930	649,985	15,398,325	3,618,585	1,058,404	454,692	777,479	374,125	301,072	52,214,597	

Liabilities and Surplus, December 31, 1979

	Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Other Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M. B. Society	6,176,185	14,000	3,613	318	.....	6,194,116	.....	.....	115,166	6,309,282	1
2	Funeral Society of Ontario	4,952,254	.....	.....	7,587	5,356	4,965,197	.....	.....	127,697	5,092,894	2
3	Metro Toronto Police W & O Fund	2,313,705	9,500	.....	2,001	.....	2,325,206	.....	.....	1,513,488	3,838,694	3
4	Ontario S.S. Teachers' Fraternal Society*	2,700,000	160,612	252,950	19,986	48,500	3,182,048	.....	.....	565,702	3,747,750	4
5	Ontario S.S. Teachers' Sick Benefit Society	.....	37,600	.....	10,801	.....	48,401	63,700	.....	630,961	743,062	5
6	Union of Canada Life Insurance	26,733,754	348,252	1,889,299	116,039	238,915	29,326,259	31,117	.....	3,125,539	32,482,915	6
	Totals	42,875,898	569,964	2,145,862	156,732	292,771	46,041,227	94,817	.....	6,078,553	52,214,597	

*For the year ended September 30, 1979

FRATERNAL SOCIETIES (cont.'d)
SICKNESS FUNDS
Income and Expenditure for the Year 1979

	Society	INCOME					EXPENDITURE						Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure			
		$	$	$	$	$	$	$	$	$	$		$	
1	Ontario S.S. Teachers' Sick Benefit Society	251,960	78,639	.....	.....	330,599	334,100	.....	.....	43,389	377,489		*−46,890*	1
2	Union of Canada Life Insurance	408,346	37,140	.....	.....	445,486	279,298	*−4,050*	.....	201,406	476,654		*−31,168*	2
	Totals	660,306	115,779	.....	.....	776,085	613,398	*−4,050*	.....	244,795	854,143		*−78,058*	

Surplus Account for the Year 1979

	Society	Balance Jan. 1/79	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1979	
		$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society	691,075	*−46,890*	*−24*	*−13,200*	.....	.....	630,961	1
2	Union of Canada Life Insurance	406,125	*−31,168*	.....	.....	.....	*−354,651*	20,306	2
	Totals	1,097,200	*−78,058*	*−24*	*−13,200*	.....	*−354,651*	651,267	

MORTUARY FUNDS

Income and Expenditure for the Year 1979

	Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: All Other Income	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried To Surplus	
		$	$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society	212,711	495,959	.....	666	709,336	214,321	220,147	.....	67,358	501,826	207,510	1
2	Funeral Society of Ontario	1,387,033	363,187	.....	.....	1,750,220	604,265	1,145,955	.....	.....	1,750,220	.....	2
3	Ontario S.S. Teachers' Fraternal Society*	739,973	293,206	.....	.....	1,033,179	234,858	564,810	.....	69,854	869,522	163,657	3
4	Union of Canada Life Insurance	6,488,490	2,144,804	.....	.....	8,633,294	1,942,738	3,761,966	.....	3,347,441	9,052,145	*−418,851*	4
5	Metro Toronto Police W & O Fund	321,281	337,984	47,935	.....	707,200	285,360	.....	.....	14,085	299,445	407,755	5
	Totals	9,149,488	3,635,140	47,935	666	12,833,229	3,281,542	5,692,878	.....	3,498,738	12,473,158	360,071	

Surplus Account for the Year 1979

	Society	Balance Jan. 1/1979	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1979	
		$	$	$	$	$	$	$	
1	Civil Service M. B. Society	116,907	207,510	*−50*	.....	*−219,371*	10,170	115,166	1
2	Ontario S.S. Teachers' Fraternal Society*	389,865	163,657	23,720	.....	.....	.....	577,242	2
3	Union of Canada Life Insurance	640,906	*−418,851*	*−4,935*	.....	.....	372,077	589,197	3
4	Metro Toronto Police W & O Fund	1,150,526	407,755	*−46,362*	1,569	.....	.....	1,513,488	4
	Totals	2,298,204	360,071	*−27,627*	1,569	*−219,371*	382,247	2,795,093	

*For the year ended September 30, 1979

FRATERNAL SOCIETIES (cont.'d)
SPECIAL FUNDS
Income and Expenditure for the Year 1979

	Society	INCOME					EXPENDITURE						Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure			
		$	$	$	$	$	$	$	$	$	$		$	
	Union of Canada Life Insurance													
1	— Teacher-Student Fund	593,085	118,805	.....	.....	711,890	128,360	46,695	.....	210,060	385,115		326,775	1
2	— Fraternal Fund	4,170	6,566	.....	.....	10,736	.....	.....	.....	10,736	10,736		.....	2
3	Metro Toronto Police W & O Fund	.....	.....	.....	47,935	47,935	.....	.....	47,935	.....	47,935		.....	3
	Totals	597,255	125,371	.....	47,935	770,561	128,360	46,695	47,935	220,796	443,786		326,775	

Surplus Account for the Year 1979

	Society	Balance Jan. 1/1979	Net Revenue From Operations	Capital Gain/loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1979	
		$	$	$	$	$	$	$	
	Union of Canada Life								
1	— Teacher-Student Fund	1,355,920	326,775	.....	.....	.....	*−1,175,000*	507,695	1
2	— Fraternal Fund	83,341	.....	.....	.....	.....	1,925,000	2,008,341	2
	Totals	1,439,261	326,775	.....	.....	.....	750,000	2,516,036	

GENERAL EXPENSE FUND

Income and Expenditure for the Year 1979

	Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: All Other Income	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried to Surplus	
		$	$	$	$	$	$	$	$	$	$	$	
1	Funeral Society of Ontario	.....	84,625	.....	.....	84,625	.....	.....	.....	49,451	49,451	35,174	1
2	Ontario S.S. Teachers' Fraternal Society*	95,157	.....	.....	.....	95,157	.....	.....	.....	107,117	107,117	*−11,960*	2
	Totals	95,157	84,625	.....	.....	179,782	.....	.....	.....	156,568	156,568	23,214	

Surplus Account for the Year 1979

	Society	Balance Jan. 1/1979	Net Revenue From Operations	Change in Non-Actuarial Reserves	Other Increases or Decreases	Balance Dec. 31/1979	
		$	$	$	$	$	
1	Funeral Society of Ontario	92,523	35,174	.....	.....	127,697	1
2	Ontario S.S. Teachers' Fraternal Society*	420	*−11,960*	.....	.....	*−11,540*	2
	Totals	92,943	23,214	.....	.....	116,157	

*For the year ended September 30, 1979

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1979

	Short Name of Society	Assets: Real Estate	Assets: Mortgages on Real Estate	Assets: Bonds, Debentures and Other Securities	Assets: Cash on Hand and in Bank	Assets: All Other	Assets: Total	Liabilities: Claims Unpaid	Liabilities: All Other	Liabilities: Excess of Assets Over Liabilities	Liabilities: Total	
		$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	55,962	.....	.....	3,504	.....	59,466	.....	.....	59,466	59,466	1
2	Bled	.....	.....	115,000	3,097	.....	118,097	.....	.....	118,097	118,097	2
3	Border Cities Italian Club	.....	.....	30,600	721	31,282	62,603	.....	.....	62,603	62,603	3
4	Brantford Hungarian	.....	.....	45,000	7,172	.....	52,172	.....	.....	52,172	52,172	4
5	Brantford Polish	.....	.....	.....	16,596	.....	16,596	.....	.....	16,596	16,596	5
6	Canadian Hebrew	35,975	.....	47,550	3,258	2,953	89,736	134	.....	89,602	89,736	6
7	Canadian Pacific Expressmen's	.....	.....	.....	24,745	.....	24,745	.....	.....	24,745	24,745	7
8	Czenstochower	3,032	.....	.....	8,640	67,644	79,316	.....	1,775	77,541	79,316	8
9	Driltzer Young Men's	17,450	.....	31,000	2,480	.....	50,930	.....	6,993	43,937	50,930	9
10	Goodwill	.....	.....	25,000	7,546	.....	32,546	.....	.....	32,546	32,546	10
11	Grand Order of Israel	.....	.....	62,350	13,770	15,363	91,483	.....	1,933	89,550	91,483	11
12	Hamilton St. Stanislaus	.....	.....	8,904	10,083	.....	18,987	.....	.....	18,987	18,987	12
13	Hebrew Friendly Sons of David	.....	.....	28,540	1,267	11,555	41,362	300	1,612	39,450	41,362	13
14	Independent Friendly Workers Circle	.....	.....	71,500	5,001	12,595	89,096	.....	460	88,636	89,096	14
15	Independent Federation	50,000	75,668	60,000	.....	31,946	217,614	.....	1,227	216,387	217,614	15
16	Italian Ladies	.....	.....	5,000	4,177	.....	9,177	.....	.....	9,177	9,177	16
17	Italian of Port Arthur	288,025	.....	.....	42,450	107,262	437,737	20,013	6,937	410,787	437,737	17
18	Italian of Port Colbourne	360,193	.....	.....	27,219	64,716	452,128	.....	178,718	273,410	452,128	18
19	Iwansker	47,952	57,400	13,270	4,545	19,385	142,552	473	.....	142,079	142,552	19
20	Judean	14,100	4,825	26,500	15,693	33,746	94,864	.....	800	94,064	94,864	20
21	Kieltzer of Toronto	2,748	.....	17,900	5,579	12,581	38,808	819	.....	37,989	38,808	21
22	Lagover	29,200	.....	10,000	13,009	2,450	54,659	.....	1,450	53,209	54,659	22
23	Linitzer	84,200	.....	82,000	9,230	4,673	180,103	.....	.....	180,103	180,103	23
24	Lodzer Center	31,533	.....	.....	2,035	600	34,168	469	.....	33,699	34,168	24
25	Maclean-Hunter Printing Division	.....	.....	12,314	2,032	215	14,561	.....	.....	14,561	14,561	25
26	Marconi of Hamilton	.....	.....	10,000	1,714	.....	11,714	.....	.....	11,714	11,714	26
27	Massey-Harris Co. Verity Works	.....	.....	5,500	9,497	.....	14,997	.....	.....	14,997	14,997	27
28	Mozirer	15,985	40,000	50,600	11,759	12,375	130,719	.....	.....	130,719	130,719	28
29	Odd Fellows Grand Lodge of Ontario I.O.O.F.	7,266,164	.....	4,141,420	1,028,646	1,025,280	13,461,510	69,535	85,480	13,306,495	13,461,510	29
30	Order of Sons of Italy of Ontario	.....	.....	113,000	5,891	3,109	122,000	.....	.....	122,000	122,000	30
31	Ostrowetz Independent	.....	.....	137,000	2,238	5,310	144,548	300	650	143,598	144,548	31
32	Ozrower	1,680	40,000	41,500	4,083	12,645	99,908	.....	700	99,208	99,908	32
33	Polish Alliance of Canada	.....	.....	30,000	4,205	.....	34,205	658	.....	33,547	34,205	33
34	Polish National Union of Canada	808,471	50,000	42,000	159,138	51,512	1,111,121	.....	135,989	975,132	1,111,121	34
35	Pride of Israel	.....	.....	181,800	27,918	13,613	223,331	14,708	48,394	160,229	223,331	35
36	Radomer	35,000	.....	1,600	10,813	22,669	70,082	.....	.....	70,082	70,082	36
37	Societa Figli d'Italia di St. Antonio	.....	.....	.....	2,298	15,000	17,298	.....	.....	17,298	17,298	37
38	Societa Italiana di Gugliemo Marconi	369,277	.....	226,022	12,966	24,240	632,505	.....	4,264	628,241	632,505	38
39	Sons of Jacob	1	.....	37,000	17,319	5,193	59,513	.....	1,608	57,905	59,513	39
40	St. Boniface	.....	.....	2,200	842	.....	3,042	.....	.....	3,042	3,042	40

40	St. Boniface	.....	.....	15,000	1,554	.....	[illegible]	.....	[illegible]	[illegible]	[illegible]	42
41	St. Joseph of Formosa	.....	.....	18,428	12,968	13,049	52,103	.....	2,790	49,313	52,103	43
42	Stashiver Young Men's	7,658	.....	.....	57,904	4,088	131,130	2,067	642	128,421	131,130	44
43	Toronto Grand Order of Israel	29,138	40,000	28,300	3,753	1,717	35,280	2,536	839	31,905	35,280	45
44	Toronto Hebrew	1,510	.....	50,000	10,610	8,404	71,853	5,350	.....	66,503	71,853	46
45	Toronto Independent	2,839	.....	19,000	22,129	2,585	43,714	625	15,777	27,312	43,714	47
46	United Jewish People's Order	.....	.....	.....	1,110	5,000	6,110	.....	.....	6,110	6,110	48
47	Vitese	.....	.....	.....	14,112	8,000	31,735	.....	.....	31,735	31,735	49
48	Warsaw Lodzer	9,623	.....	32,000	2,133	9,500	43,633	1,018	.....	42,615	43,633	50
49	Wiersbniker Friendly	.....	.....	127,390	.....	1,906	133,076	2,800	2,992	127,284	133,076	51
50	Young Men's Hebrew	3,780	.....	27,500	2,383	7,598	42,482	.....	148	42,334	42,482	
51	Zion Benevolent Society	5,000	.....									
	TOTALS	9,576,496	307,893	6,029,688	1,661,829	1,671,759	19,247,666	121,805	502,178	18,623,683	19,247,666	

MUTUAL BENEFIT SOCIETIES FOR 1979

	Short Name of Society	Income: Assessments, Dues and Fees	Income: Interest	Income: All Other	Income: Total	Expenses: Expenses of Management	Expenses: Benefits Paid	Expenses: All Other	Expenses: Total	Membership Reported at End of Year: Entitled to Sick Benefits	Membership Reported at End of Year: Entitled to Funeral Benefits	Membership Reported at End of Year: Total	
		$	$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	3,986	.....	51,318	55,304	19,019	2,352	34,729	56,100	.....	285	300	1
2	Bled	11,589	9,280	7	20,876	6,259	15,024	549	21,832	454	454	575	2
3	Border Cities Italian Club	26,940	5,274	.....	32,214	7,902	17,354	485	25,741	733	773	773	3
4	Brantford Hungarian	2,763	3,833	.....	6,596	1,678	2,233	72	3,983	161	161	161	4
5	Brantford Polish	2,258	1,659	.....	3,917	1,315	1,500	434	3,249	.....	241	241	5
6	Canadian Hebrew	9,879	4,411	6,758	21,048	9,193	7,770	3,985	20,948	177	177	177	6
7	Canadian Pacific Expressmen's	17,437	2,575	.....	20,012	4,037	22,244	.....	26,281	820	820	820	7
8	Czenstochower	8,263	4,486	1,100	13,849	3,224	560	5,818	9,602	147	147	147	8
9	Driltzer Young Men's	3,758	2,916	1,702	8,376	1,840	670	4,336	6,846	72	95	95	9
10	Goodwill	7,005	3,263	.....	10,268	708	4,992	2,983	8,683	311	467	467	10
11	Grand Order of Israel	8,075	5,595	4,871	18,541	5,310	744	8,438	14,492	197	197	207	11
12	Hamilton St. Stanislaus	2,338	919	1,913	5,170	961	510	782	2,253	106	106	135	12
13	Hebrew Friendly Sons of David	4,856	2,589	.....	7,445	3,554	420	120	4,094	94	94	94	13
14	Independent Friendly Workers Circle	13,752	6,572	9,182	29,506	2,861	965	14,885	18,711	239	239	239	14
15	Independent Federation	15,894	15,137	5,100	36,131	28,638	10,554	349	39,541	236	1,470	1,470	15
15	Italian Ladies	908	532	.....	1,440	723	500	.....	1,223	69	69	69	16
17	Italian of Port Arthur	9,302	.....	110,964	120,266	45,164	4,202	34,815	84,181	610	610	678	17
18	Italian of Port Colborne	2,671	210	157,007	159,888	51,345	2,653	58,514	112,512	114	122	122	18
19	Iwansker	5,360	6,207	2,905	14,472	9,240	180	5,988	15,408	103	103	103	19
20	Judean	9,897	2,080	9,272	21,249	2,457	1,677	2,246	6,380	162	162	180	20
21	Kieltzer of Toronto	6,312	1,985	5,040	13,337	2,991	540	1,988	5,519	121	121	122	21
22	Lagover	3,434	2,799	5,684	11,917	9,299	279	1,535	11,113	77	77	95	22
23	Linitzer	7,119	9,157	6,077	22,353	7,289	1,176	9,181	17,646	192	192	192	23
24	Lodzer Center	10,530	.....	33	10,563	9,959	307	629	10,895	164	164	164	24
25	Maclean-Hunter Printing Division	.....	2,012	.....	2,012	20	6,318	.....	6,338	296	.....	296	25
26	Marconi of Hamilton	966	988	1,879	3,833	195	.....	2,471	2,666	.....	80	84	26
27	Massey-Harris Co. Verity Works	2,288	1,092	.....	3,380	759	2,549	.....	3,308	68	.....	68	27
28	Mozirer	3,652	9,545	7,903	21,100	4,655	478	6,327	11,460	127	127	127	28
29	Odd Fellows Grand Lodge of Ontario I.O.O.F.	235,144	296,682	1,463,318	1,995,144	1,526,451	66,001	201,054	1,793,506	*2,300	*2,300	14,938	29
30	Order of Sons of Italy of Ontario	7,435	9,231	2,227	18,893	10,491	4,200	535	15,226	.....	605	1,055	30
31	Ostrowetz Independent	7,153	15,932	5,180	28,265	3,457	780	30,606	34,843	214	214	214	31
32	Ozrower	6,650	2,634	196	9,480	1,392	2,644	2,938	6,974	100	100	100	32
33	Polish Alliance of Canada	6,636	2,523	.....	9,159	599	8,296	.....	8,895	.....	751	1,859	33
34	Polish National Union of Canada	9,527	18,616	246,851	274,994	151,961	4,205	117,728	273,894	944	944	1,651	34
35	Pride of Israel	30,699	19,862	9,795	60,356	24,185	12,469	24,738	61,392	588	588	643	35
36	Radomer	10,750	1,476	3,984	16,210	2,819	1,770	7,815	12,404	277	.....	277	36
37	Societa Figli d'Italia di St. Antonio	906	355	2,500	3,761	614	40	2,443	3,097	80	80	80	37
38	Societa Italiana di Gugliemo Marconi	5,051	11,067	38,974	55,092	4,297	950	4,926	10,173	227	227	388	38
39	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	39

39	Sons of Jacob	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	40
40	St. Boniface	468	237	.....	705	247	381	.....	628	109	109	109	41
41	St. Joseph of Formosa	1,209	1,125	6	2,340	339	434	17	790	194	194	195	42
42	Stashiver Young Men's	8,184	3,542	2,958	14,684	7,257	250	5,505	13,012	160	160	160	43
43	Toronto Grand Order of Israel	16,281	10,621	3,388	30,290	16,167	1,437	1,470	19,074	.....	261	261	44
44	Toronto Hebrew	8,159	2,148	673	10,980	6,168	442	2,383	8,993	158	158	165	45
45	Toronto Independent	13,626	4,852	2,115	20,593	10,081	1,720	3,427	15,228	157	157	160	46
46	United Jewish People's Order	3,325	2,735	6,544	12,604	5,037	5,425	305	10,767	310	.....	622	47
47	Vitese	1,010	508	6,310	7,828	38	801	5,940	6,779	.....	185	185	48
48	Warsaw Lodzer	4,860	1,134	2,649	8,643	2,795	.....	517	3,312	147	147	147	49
49	Wierzbniker Friendly	4,847	3,675	1,560	10,082	3,248	1,038	4,226	8,512	91	104	104	50
50	Young Men's Hebrew	7,471	10,750	1,662	19,883	7,271	863	1,375	9,509	202	202	202	51
51	Zion Benevolent Society	2,173	5,103	610	7,886	724	.....	3,386	4,110	.....	82	82	
	TOTALS	599,134	535,116	2,190,260	3,324,510	2,030,645	224,934	623,626	2,879,205	12,238	15,105	31,782	

*Estimated

MUTUAL BENEFIT SOCIETIES FOR 1979

Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Army & Navy Veterans Society of Hamilton	1897	Hamilton	H. Goldrup	W. Baikie	1
2	Bled	1940	Kirkland Lake	J. Hocevar	A. Jelovcan	2
3	Border Cities Italian Club	1933	Windsor	D. Cantagallo	A. Giampuzzi	3
4	Brantford Hungarian	1926	Brantford	F. Pusztai	J. Fulop	4
5	Brantford Polish	1932	Brantford	P. Kolodziejak	T. Wiacek	5
6	Canadian Hebrew	1920	Toronto	A. Green	H. Haber	6
7	Canadian Pacific Expressmen's	1893	Toronto	H. D. Morrow	R. R. Weatherbee	7
8	Czenstochower	1914	Toronto	P. Skovronek	E. Pinkus	8
9	Driltzer Young Men's	1936	Toronto	J. Rutman	M. Bliman	9
10	Goodwill	1938	Toronto	Wm. Pugh	M. Clark	10
11	Grand Order of Israel	1908	Hamilton	A. Leon	J. Taylor	11
12	Hamilton St. Stanislaus	1915	Stoney Creek	M. Laska	S. Masur	12
13	Hebrew Friendly Sons of David	1962	Toronto	N. Green	L. Baker	13
14	Independent Friendly Workers Circle	1946	Toronto	I. Appel	L. Hacker	14
15	Independent Federation	1927	Toronto	M. J. Borsos	J. Koronyi	15
16	Italian Ladies	1939	Hamilton	R. Marranca	M. Farrauto	16
17	Italian of Port Arthur	1929	Thunder Bay	A. Arnone	J. Sabatini	17
18	Italian of Port Colborne	1938	Port Colborne	B. Ventura	R. Iocca	18
19	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	19
20	Judean	1919	Toronto	H. Schaffel	M. Davis	20
21	Kieltzer of Toronto	1913	Toronto	H. Silverstein	C. Gordon	21
22	Lagover	1931	Toronto	M. Mandel	M. Greenspan	22
23	Linitzer	1916	Toronto	M. Shefman	M. Kollins	23
24	Lodzer Center	1960	Toronto	A. Tintpulver	A. Kantor	24
25	Maclean-Hunter Printing Division	1923	Toronto	T. Marshall	R. Wooldridge	25
26	Marconi of Hamilton	1950	Hamilton	Mrs. L. Scime	Mrs. A. Zizzo	26
27	Massey-Harris Co. Verity Works	1899	Brantford	M. Massia	H. Childerhose	27
28	Mozirer	1905	Toronto	S. Perimutar	J. Abel	28
29	Odd Fellows Grand Lodge of Ontario I.O.O.F.	1855	Toronto	D. A. Murdock	R. E. Yager	29
30	Order of Sons of Italy of Ontario	1926	Welland	T. Pizzo	Mrs. C. Bennedsen	30
31	Ostrowetz Independent	1925	Toronto	L. Starkman	Q. R. Berman	31
32	Ozrower	1936	Toronto	Z. Abramson	G. Wolk	32
33	Polish Alliance of Canada	1907	Toronto	H. M. Lopinski	W. Wawrow	33
34	Polish National Union of Canada	1930	Toronto	W. Korzeniowski	F. Twarog	34
35	Pride of Israel	1905	Toronto	S. Atkin	A. Pichosky	35
36	Radomer	1935	Toronto	S. Bleiwas	S. Kates	36
37	Societa Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	37
38	Societa Italiana di Gugliemo Marconi	1917	Sault St. Marie	A. De Silvio	G. Bernardi	38
39	Sons of Jacob	1918	Toronto	H. Cohan	B. Gilbert	39
40	St. Boniface	1894	Kitchener	H. W. Joseph	B. Joseph	40
41	St. Joseph of Formosa	1918	Formosa	H. Opperman	D. Weiss	41

42	Stashiver Young Men's					43
43	Toronto Grand Order of Israel	1972	Toronto	C. Weinberg	M. Winick	44
44	Toronto Hebrew	1899	Toronto	M. Aiken	M. Goldberg	45
45	Toronto Independent	1909	Toronto	A. Levine	P. Ulster	46
46	United Jewish People's Order	1927	Toronto	J. Cowan	I. Fine	47
47	Vitese	1935	Toronto	T. Catania	S. Simone	48
48	Warsaw Lodzer	1928	Toronto	D. Geist	R. Tencer	49
49	Wierzbniker Friendly	1955	Toronto	W. Kirshenblatt	I. Kleinberg	50
50	Young Men's Hebrew	1908	Toronto	M. Ross	M. Harris	51
51	Zion Benevolent Society	1911	Toronto	P. Conson	N. Tucker	

II

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL AND

	Name	As at	Bonds Debentures GIC's, Treasury Bills	Stocks	Mortgage Loans	Real Estate
			ASSETS			
			$	$	$	$
1	Blue Cross	June 30, 1979	48,310,435	.....	7,299,053	.....
2	Cumba	Aug. 31, 1979	1,722,244	197,523	64,420	.....
3	Greenshield	Dec. 31, 1979	3,354,188	.....	465,978	238,069
4	Quebec Hospital Services Assoc.	Dec. 31, 1979	12,414,925	.....	.....	.....
	Sub-totals		65,801,792	197,523	7,829,451	238,069
	CO-OPERATIVE					
5	Co-operative Health Services of Ontario	June 30, 1979	1,449,189	48,114	2,820,387	.....
	Totals		67,250,981	245,637	10,649,838	238,069

	Name	As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Ba Ovi Dra an Loa
			LIABILITIES				
			$	$	$	$	$
1	Blue Cross	June 30, 1979	15,182,688	4,783,854	17,416,146	849,718	4,58
2	Cumba	Aug. 31, 1979	53,217	89,637	1,035,363	35,184	1
3	Greenshield	Dec. 31, 1979	14,700	1,005,633	623,412	112,313	.....
4	Quebec Hospital Services Assoc.	Dec. 31, 1979	1,245,746	724,936	8,265,000	142,084	.....
	Sub Totals		16,496,351	6,604,060	27,339,921	1,139,299	4,59
	CO-OPERATIVE						
5	Co-operative Health Services of Ontario	June 30, 1979	768,665	.....	1,000,000	20,421	60
	Totals		17,265,016	6,604,060	28,339,921	1,159,720	5,19

MEDICAL SERVICES ASSOCIATIONS, 1979

	ASSETS						
H	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture Fixtures and Equipment	All Other Assets	Total Assets	
	$	$	$	$	$	$	
,314	992,035	845,383	4,143,335	.....	.....	62,938,555	1
250	39,401	67,422	140,962	.....	9,197	2,241,419	2
,348	185,620	60,948	54,780	.....	23,304	4,416,235	3
,562	479,452	523,884	85,927	88,704	9,808,876	23,875,330	4
,474	1,696,508	1,497,637	4,425,004	88,704	9,841,377	93,471,539	
,306	244,307	31,067	35,023	41,753	101,937	4,781,083	
4,780	1,940,815	1,528,704	4,460,027	130,457	9,943,314	98,252,622	

	LIABILITIES							
UMS E IN ST	Group Pre-payments and Credits	Unpaid Patronage Dividends and Loans	Other Liabilities	Total Liabilities	Invest-ment Reserve	Surplus	Total Liabilities and Surplus	
	$	$	$	$	$	$	$	
,009	.....	.....	58,129	43,883,694	.....	19,054,861	62,938,555	1
,672	70,273	.....	.....	1,321,334	.....	920,085	2,241,419	2
....	149,198	.....	.....	1,905,256	.....	2,510,979	4,416,235	3
,879	243,473	.....	72,902	10,908,020	.....	12,967,310	23,875,330	4
,560	462,944	.....	131,031	.....	58,018,304	35,453,235	93,471,539	
,724	.....	.....	.....	3,394,810	.....	1,386,273	4,781,083	5
7,284	462,944	.....	131,031	61,413,114	.....	36,839,508	98,252,622	

NON-PROFIT HOSPITAL AND MEDICAL SERVICE ASSOCIATIONS, 1979

		INCOME AND EXPENSE						
Name	Fiscal Year Ended	Premium Earned	Claims Incurred	Under-writing Profit or *Loss*	Net Other Income	Adminis-tration Expenses	Net Profit or *Loss*	
		$	$	$	$	$	$	
1 Blue Cross	June 30, 1979	139,824,728	134,792,861	5,031,867	5,435,184	13,198,599	*−2,731,548*	1
2 Cumba	Aug. 31, 1979	8,203,151	7,465,641	737,510	201,369	741,914	196,965	2
3 Greenshield	Dec. 31, 1979	13,494,610	12,377,417	1,117,193	400,737	2,201,070	*−683,140*	3
4 Quebec Hospital Services Assoc.	Dec. 31, 1979	32,238,604	26,161,974	6,076,630	640,831	6,428,939	288,522	4
Sub-totals		193,761,093	180,797,893	12,963,200	6,678,121	22,570,522	*−2,929,201*	
CO-OPERATIVES								
5 Co-operative Health Services of Ontario	June 30, 1979	7,301,272	5,964,030	1,337,242	700,545	1,984,174	53,613	5
Totals		201,062,365	186,761,923	14,300,442	7,378,666	24,554,696	*−2,875,588*	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1979
Number of Subscribers and Persons Covered in Ontario
HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1979	1,070,116	1,009,443	2,906,194	2,755,380	1
2	Cumba	Aug. 31, 1979	39,653	39,215	99,133	98,038	2
3	Greenshield	Dec. 31, 1979	138	5,502	412	15,415	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1979	1,830	1,938	4,416	4,665	4
	Sub-totals		1,111,737	1,056,098	3,010,155	2,873,498	
	CO-OPERATIVE						
4	Co-operative Health Services of Ontario	June 30, 1979	17,670	21,107	51,242	61,210	5
	Totals		1,129,407	1,077,205	3,061,397	2,934,708	

Number of Subscribers and Persons Covered in Ontario
OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1979	1,172,453	1,214,971	3,367,849	3,480,205	1
2	Cumba	Aug. 31, 1979	64,875	61,372	162,188	153,438	2
3	Greenshield	Dec. 31, 1979	91,808	137,405	268,303	361,487	3
3	Quebec Hospital Services Association	Dec. 31, 1979	43,281	46,388	109,690	117,044	4
	Sub-totals		1,372,417	1,460,136	3,908,030	4,112,174	
	CO-OPERATIVE						
5	Co-operative Health Services of Ontario	June 30, 1979	67,747	61,198	196,465	177,474	5
	Totals		1,440,164	1,521,334	4,104,495	4,289,648	

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

HEAD OFFICE, WINNIPEG, MANITOBA

Officers.—Chairman of the Board, R. H. Jones; President, R. H. Jones; Secretary, A. H. Ross; Treasurer, H. W. Liddlestead.
Directors.—A. S. Jackson, R. H. Jones, D. C. Bjarnason, P. E. Newman, D. E. Rettie and A. V. Mauro.
Auditors.—Deloitte, Haskins & Sells.
Date of Incorporation.—July 15, 1964. *Commenced Business in Ontario.*—September 1, 1964.

Statement of Affairs for the Year Ended December 31, 1979

Capital Stock

Authorized:	
100,000 preferred shares	$ 10,000,000
10,000 common shares	1,000,000
TOTAL	$ 11,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
Issued and outstanding:			
At beginning and end of year:			
Preferred shares	23,000	$ 2,300,000	$ 2,300,000
Common shares	5,000	$ 500,000	$ 500,000

Balance Sheet

Assets

Cash on hand and short term notes		$ 26,888,608
Bonds and debentures owned by the company (market value $59,664,415)		70,439,939
Stocks at market value		129,478,978
First mortgage loans on real estate		433,284,804
Debentures of parent company		30,200,000
Certificate loans		31,459,650
Investment income, due and accrued		7,790,200
Investment in real estate (including office premises $2,150,733)		8,452,792
Investment in aircraft		7,410,820
Investment in oil and gas exploration		823,510
		746,229,301
Accounts and notes receivable from representatives and others	$ 4,132,565	
Prepaid expenses and deferred charges	9,857,793	
Excess of Cost over Market Value of Stock	369,296	
	14,359,654	
DEDUCT—unadmitted assets	14,359,654	
TOTAL QUALIFIED ASSETS		$746,229,301

Liabilities, Capital and Surplus

Certificate liabilities			$675,520,968
Mortgagors' deposits			11,980,375
Provision for additional certificate credits			9,522,427
Serial debenture			2,295,000
Other liabilities			6,138,540
TOTAL LIABILITIES			$705,457,310
Deferred income taxes			9,401,621
Income deferred to future years			2,433,526
			$717,292,457
Capital stock paid			2,800,000
Premium on capital stock	$ 7,934,600		
Earned surplus	32,561,898	40,496,498	
DEDUCT—unadmitted assets (per contra)		14,359,654	26,136,844
GRAND TOTAL			$746,229,301

Investors Syndicate Limited (concl'd)

Summary of Operations—Year Ended December 31, 1979

Loading charges on certificates			$ 4,746,677
Income from investments			64,660,773
			69,407,450
Interest on certificate reserves	$24,705,034		
Additional credits to certificate reserves	17,059,556	$41,764,590	
Salesmen's commissions	$ 5,782,078		
Sales and certificates insurance expenses	4,103,293	9,885,371	
Operating expenses		4,668,397	56,318,358
OPERATING INCOME			$ 13,089,092
Net loss from fees		*−1,093,816*	
Profit on sale of investment (net of tax)		1,085,876	*−7,940*
			$ 13,081,152
Provision for income tax			1,039,839
BALANCE CARRIED TO SURPLUS ACCOUNT			$ 12,041,313

Surplus Account—Year Ended December 31, 1979

BALANCE, December 31, 1978	$ 31,270,185
ADD—profit for the year	12,041,313
	$ 43,311,498
DEDUCT—dividends paid	2,815,000
BALANCE, DECEMBER 31, 1979	$ 40,496,498

Summary of Movement of Certificates at Maturity Values

	BALANCE JANUARY 1		ADDITIONS		DEDUCTIONS		BALANCE DECEMBER 31	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
1979	161,406	1,552,782,482	32,213	411,013,374	32,537	343,295,256	161,082	1,620,500,600
1978	155,409	1,375,244,093	33,049	444,335,548	27,052	266,797,159	161,406	1,552,782,482
1977	146,430	1,196,530,245	33,272	391,530,031	24,293	212,816,183	155,409	1,375,244,093
1976	135,624	1,023,628,023	34,356	361,682,352	23,550	188,780,130	146,430	1,196,530,245
1975	128,959	905,349,375	28,023	277,034,758	21,358	158,756,110	135,624	1,023,628,023

THE PROVIDENT INVESTMENT COMPANY

HEAD OFFICE, TORONTO, ONT.

Officers—Chairman of the Board and President, A. S. Jackson; Vice-Presidents, D. E. Rettie, G. L. F. Riddell and D. McMurray; Vice-President and Treasurer, H. W. Middlestead; Secretary, E. P. Stotts.
Directors—A. S. Jackson, D. E. Rettie and G. L. F. Riddell.
Auditors—Deloitte, Haskins & Sells.
Date of Incorporation—1952. *Commenced Business in Ontario.*—November 28, 1952.

Statement of Affairs for the Year Ended December 31, 1979

Capital Stock

Authorized:	
90,000 5% preference shares, par value $100	$ 9,000,000
100,000 common shares, par value $10	1,000,000
	$10,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
ISSUED AND OUTSTANDING:			
Preference shares	4,000	$400,000	$ 400,000
Common shares	10,000	100,000	100,000
Balance at beginning and at end of year		$500,000	$ 500,000

Balance Sheet

Assets

Cash on hand and in banks		$ 72,874
Bonds owned by the company (market value—$591,262)		774,124
Stocks owned by the company at market value		129,000
Mortgage loans on real estate		571,997
Certificate loans		29,468
Investment income, due and accrued		18,866
		$ 1,596,329
Deferred charges and other assets	$ 8,745	
Excess of cost over market value of stocks	21,000	
	$ 29,745	
DEDUCT—unadmitted assets	29,745	
TOTAL ADMITTED ASSETS		$ 1,596,329

Liabilities, Capital and Surplus

Certificate liabilities		$ 750,900
Accounts payable and other liabilities		85,430
TOTAL LIABILITIES		$ 836,330
Capital stock paid		500,000
Earned surplus	289,744	
DEDUCT—unadmitted assets (per contra)	29,745	259,999
GRAND TOTAL		$ 1,596,329

The Provident Investment Company (concl'd)

Summary of Operations—Year Ended December 31, 1979

Income from investments			$ 123,356
Interest on certificate reserves	$ 27,242		
Additional credits to certificate reserves	9,350	$ 36,592	
Operating expenses		26,958	$ 63,550
Operating income			$ 59,806
Net service fee income and miscellaneous expense			600
			$ 60,406
Provision for income tax			27,500
Net operating income			$ 32,906
Loss on investment			*−8,687*
Net income carried to surplus account			$ 24,219

Surplus Account—Year Ended December 31, 1979

Balance—December 31, 1978	$ 263,126
Add—income for the year	24,219
—adjustment re prior year's retained earnings	2,399
Balance, December 31, 1979	$ 289,744

Summary of Movement of Certificates at Maturity Values

	Balance January 1		Additions		Deductions		Balance December 31	
	No.	Maturity Value	No.	Maturity Value	No.	Maturity Value	No.	Maturity Value
		$		$		$		$
1979	208	1,124,300	.....	.....	66	375,500	142	748,800
1978	283	1,461,380	.....	.....	75	337,080	208	1,124,300
1977	356	1,909,710	.....	.....	73	448,330	283	1,461,380
1976	441	2,357,830	.....	.....	85	448,120	356	1,909,710
1975	540	2,620,830	.....	.....	99	263,000	441	2,357,830

IV
STATISTICAL TABLES

TABLE I. LIFE INSURANCE-DIRECT PREMIUMS ON ONTARIO BUSINESS, 1979

	Name of Company	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life	2,743,174	2,430	2,745,604	1,215,732	.....	1,215,732	3,961,336	5,979,960	1
2	Acadia Life	1,140,203	.....	1,140,203	758,674	.....	758,674	1,898,877	4,356,054	2
3	Aeterna Life	38,578	.....	38,578	112,780	.....	112,780	151,358	9,112,085	3
4	Aetna Life	225,796	8,153,515	8,379,311	.....	164,907	164,907	8,544,218	11,445,764	4
5	Alexander Hamilton Life of America	.....	660,357	660,357	.....	.....	.....	660,357	.....	5
6	Alliance Mutual Life	368,943	231,412	600,355	50,274	23,914	74,188	674,543	50,187,564	6
7	Allstate Life	71,939	31,160	103,099	.....	.....	.....	103,099	181,844	7
8	Allstate Life of Canada	2,873,624	1,568,683	4,442,307	542,012	1,479,823	2,021,835	6,464,142	11,812,693	8
9	American Bankers Life Assur. Co.	.....	202,274	202,274	.....	.....	.....	202,274	681,651	9
10	American Health and Life	.....	4,343	4,343	.....	.....	.....	4,343	24,784	10
11	American Life	.....	15,758	15,758	.....	.....	.....	15,758	18,894	11
12	Artisans Life Ins. Co.	434,904	42,213	477,117	166,945	.....	166,945	644,062	35,291,442	12
13	Atlantic Mutual Life Ins. Co.	3,214	47,619	50,833	.....	.....	.....	50,833	1,229,157	13
14	L'Assur-Desjardins	117,101	2,563,626	2,680,727	225,082	160,790	385,872	3,066,599	125,643,460	14
15	Assumption Mutual Life	57,891	20,613	78,504	5,028	.....	5,028	83,532	12,280,630	15
16	Bankers Life Co.	.....	235,460	235,460	.....	84,602	84,602	320,062	387,016	16
17	British Pacific Life	69,382	.....	69,382	.....	.....	.....	69,382	346,795	17
18	Canada Life	34,193,306	25,999,706	60,193,012	40,582,592	80,596,643	121,179,235	181,372,247	307,139,724	18
19	Canadian General Life	540,262	1,750,103	2,290,365	36,877	.....	36,877	2,327,242	5,542,566	19
20	Capitol Life	.....	.....	.....	.....	.....	.....	.....	.....	20
21	Carolina Life & Accident	2,413	.....	2,413	.....	.....	.....	2,413	2,413	21
22	Charter National Life	23,299	.....	23,299	.....	.....	.....	23,299	86,293	22
23	Chrysler Life Ins. Co. of Canada	.....	198,675	198,675	.....	.....	.....	198,675	526,051	23
24	Citadel Life Assur. Co.	3,478,491	729,692	4,208,183	1,170,451	4,366	1,174,817	5,383,000	17,161,731	24
25	College Retirement Equities Fund	.....	.....	.....	162,296	.....	162,296	162,296	1,321,002	25
26	Colonia Life Ins. Co.	2,531,874	8,060	2,539,934	47,983	.....	47,983	2,587,917	4,538,582	26
27	Combined Insurance Co. of America	3,191,368	21,302	3,212,670	.....	.....	.....	3,212,670	7,980,421	27
28	Commercial Life of Canada	4,631,825	564,068	5,195,893	1,034,956	696,209	1,731,165	6,927,058	12,592,805	28
29	Commercial Union Assurance Co.	4,627,872	956,313	5,584,185	1,397,787	226,861	1,624,648	7,208,833	23,907,539	29
30	Confederation Life	17,758,770	25,453,578	43,212,348	15,494,264	77,043,646	92,537,910	135,750,258	257,627,881	30
31	Connecticut General	28,312	1,057,338	1,085,650	.....	(216,640)	(216,640)	869,010	1,304,939	31
32	Continental Assurance	.....	262,651	262,651	(156)	.....	(156)	262,495	286,931	32
33	Constellation Assurance	74,964	629,245	704,209	.....	.....	.....	704,209	1,891,490	33
34	Co-operative Life Ins.	167,804	4,469,190	4,636,994	4,710	91,505	96,215	4,733,209	38,912,631	34
35	Co-operators Life Ins. Assoc.	8,908,961	.....	8,908,961	3,322,710	115,013	3,437,723	12,346,684	12,346,684	35
36	Credit Life	.....	.....	.....	.....	.....	.....	.....	.....	36
37	Crown Life	28,669,331	10,242,096	38,911,427	7,418,238	12,387,278	19,805,516	58,716,943	144,571,472	37
38	Cumis Life Ins. Co.	543,785	14,381,435	14,925,220	494,390	4,449,501	4,943,891	19,869,111	31,402,107	38
39	Cuna Mutual	1,000,137	(783)	999,354	347,483	.....	347,483	1,346,837	2,272,749	39
40	Dominion Life	10,467,833	4,170,258	14,638,091	25,188,579	4,137,954	29,326,533	43,964,624	99,727,441	40
41	Dominion of Canada General	1,468,824	739,064	2,207,888	1,743,456	403,114	2,146,570	4,354,458	7,024,536	41

43	L'Economie Mutuelle	195,750	.....	195,750	63,352	.....	63,352	259,102	10,003,486	43
44	Empire Life	11,090,848	1,280,392	12,371,240	3,872,997	1,231,141	5,104,138	17,475,378	33,297,819	44
45	Equitable Life Canada	6,971,954	2,895,434	9,867,388	4,818,803	1,817,352	6,636,155	16,503,543	33,031,914	45
46	Excelsior Life	10,592,951	12,505,743	23,098,694	9,934,750	35,292,093	45,226,843	68,325,537	145,157,451	46
47	Family Life Ins. Co.	2,294,533	6,102	2,300,635	1,588,203	212,131	1,800,334	4,100,969	17,752,134	47
48	Federal Home Life Ins. Co.	9,708	(5,429)	4,279	.....	.....	.....	4,279	5,607	48
49	Federated Life Ins. Co.	374,198	6,388	380,586	32,855	.....	32,855	413,441	1,590,066	49
50	Fidelity Life	526,656	64,578	591,234	256,279	13,166	269,445	860,679	15,799,921	50
51	Financial Life Assurance of Canada	97,634	71,513	169,147	2,136	.....	2,136	171,283	1,485,040	51
52	Ford Life	.....	238,208	238,208	.....	.....	.....	238,208	2,210,535	52
53	Franklin Life	205,368	.....	205,368	2,571	.....	2,571	207,939	247,743	53
54	General American Life	.....	41,188	41,188	.....	.....	.....	41,188	41,991	54
55	Gerling Global Life	2,447,379	47,487	2,494,866	251,341	304,873	556,214	3,051,080	4,609,565	55
56	Globe Life Ins. Co.	199,611	441,091	640,702	148,749	.....	148,749	789,451	1,366,881	56
57	Great West Life	24,772,951	19,503,458	44,276,409	25,307,723	34,567,297	59,875,020	104,151,429	358,526,409	57
58	Hartford Life	.....	54,663	54,663	.....	.....	.....	54,663	80,949	58
59	Heritage Life	729,752	20,443	750,195	556,615	47,304	603,919	1,354,114	1,390,202	59
60	Imperial Life	13,214,537	5,207,049	18,421,586	17,177,196	16,429,622	33,606,818	52,028,404	130,572,092	60
61	Industrial Life	2,961,033	1,076,524	4,037,557	8,266,031	2,131,726	10,397,757	14,435,314	107,801,092	61
62	John Alden Life	522	59,872	60,394	.....	.....	.....	60,394	425,608	62
63	John Hancock Mutual	91,096	2,129,796	2,220,892	.....	218,316	218,316	2,439,208	3,795,091	63
64	Laurentian Mutual	455,624	6,384	462,008	(89,958)	.....	(89,958)	372,050	37,956,578	64
65	Laurier Life	655,792	682,400	1,338,192	.....	.....	.....	1,338,192	1,960,014	65
66	Life Ins. of North America	1,267	52,650	53,917	.....	.....	.....	53,917	137,232	66
67	Life Investors Ins. Co. of America	.....	8,955	8,955	.....	.....	.....	8,955	.....	67
68	London Life	155,091,418	25,744,695	180,836,113	11,288,030	27,233,662	38,521,692	219,357,805	385,779,804	68
69	Maccabees	60,055	631,611	691,666	.....	.....	.....	691,666	1,242,559	69
70	Manufacturers Life	32,233,109	3,046,652	35,279,761	64,703,042	57,252,298	121,955,340	157,235,101	349,726,220	70
71	Maritime Life	9,892,683	4,054,645	13,947,328	22,708,591	13,228,611	35,937,202	49,884,530	130,582,306	71
72	Massachussetts Gen. Life	169,012	.....	169,012	563	.....	563	169,575	374,858	72
73	Massachussetts Mutual	58,414	31,351	89,765	15,735	42,156	57,891	147,656	244,061	73
74	Metropolitan Life	59,959,815	26,153,329	86,113,144	4,085,824	6,327,302	10,413,126	96,526,270	260,728,369	74
75	Ministers Life and Casualty	66,747	.....	66,747	.....	.....	.....	66,747	118,002	75
76	Minnesota Mutual	427	14,284	14,711	.....	.....	.....	14,711	26,333	76
77	Monarch Life	12,059,233	59,604	12,118,837	5,526,143	4,035,184	9,561,327	21,680,164	56,309,720	77
78	Montreal Life	2,897,743	484,378	3,382,121	841,113	1,587,717	2,428,830	5,810,951	20,485,387	78
79	Mony Life	1,359,783	.....	1,359,783	1,053,702	.....	1,053,702	2,413,485	7,098,812	79
80	Mutual of Canada	64,938,126	20,017,779	84,955,905	62,008,745	32,682,070	94,690,815	179,646,720	374,170,833	80
81	Mutual of New York	727,485	30,494	757,979	6,862	6,735	13,597	771,576	2,319,001	81
82	Mutual of Omaha	3,562,565	1,488,096	5,050,661	133,304	315,236	448,540	5,499,201	15,164,004	82
83	National Life Assurance Co.	4,922,555	8,421,937	13,344,492	1,677,042	40,672,211	42,349,253	55,693,745	79,961,124	83
84	New England Mutual	.....	27,072	27,072	.....	.....	.....	27,072	28,196	84
85	New York Life	6,861,803	2,969,440	9,831,243	284,406	.....	284,406	10,115,649	41,896,633	85
86	North American Life	22,305,929	6,724,798	29,030,727	22,477,241	47,105,660	69,582,901	98,613,628	182,704,813	86
87	North American Life Casualty	453,620	277,007	730,627	7,575	24,530	32,105	762,732	1,920,377	87
88	North West Life Assur. Co. of Can.	1,877,956	.....	1,877,956	215,812	.....	215,812	2,093,768	13,285,155	88
89	Northern Life	9,962,603	1,813,201	11,775,804	2,635,448	497,298	3,132,746	14,908,550	22,924,404	89
90	Norwich Union Life	3,322,198	824,426	4,146,624	1,532,431	3,430,615	4,963,046	9,109,670	16,321,872	90
91	Occidental Life of California	12,062,689	1,002,678	13,065,367	1,343	822,290	823,633	13,889,000	37,247,653	91

TABLE I. LIFE INSURANCE—DIRECT PREMIUMS ON ONTARIO BUSINESS, 1979 (Concl'd)

	Name of Company	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
92	Occidental Life of Canada	726,045	.....	726,045	1,539,387	377,972	1,917,359	2,643,404	8,775,335	92
93	Old Republic Life	.....	450,029	450,029	.....	.....	.....	450,029	1,033,769	93
94	Paul Revere Life	1,422,958	112,788	1,535,746	161,768	.....	161,768	1,697,514	3,980,811	94
95	Penn Mutual Life	2,133	.....	2,133	.....	.....	.....	2,133	2,133	95
96	Pennsylvania Life	356,189	94,100	450,289	.....	.....	.....	450,289	2,332,018	96
97	PHF Life	.....	9,697	9,697	.....	.....	.....	9,697	47,138	97
98	Phoenix Assurance	8,012	.....	8,012	.....	.....	.....	8,012	10,791	98
99	Pierce National Life	7,624	.....	7,624	.....	.....	.....	7,624	1,732,623	99
100	Pitts Life	209,062	223,218	432,280	.....	.....	.....	432,280	563,926	100
101	Presbyterian Ministers	191,135	.....	191,135	174	.....	174	191,309	295,428	101
102	Les Prevoyants du Canada	511,778	25,761	537,539	76,739	104,577	181,316	718,855	24,832,165	102
103	Les Prevoyants du Canada (Pens.)	.....	.....	.....	9,088	.....	9,088	9,088	351,828	103
104	Provident Alliance Life Ins. Co.	.....	2,144,316	2,144,316	.....	.....	.....	2,144,316	6,622,696	104
105	Provident Life and Accident	5,719	315,179	320,898	.....	.....	.....	320,898	564,238	105
106	Prudential of America	54,650,265	20,917,380	75,567,645	10,150,189	2,854,837	13,005,026	88,572,671	192,961,261	106
107	Prudential of England	33,865,277	1,069,359	34,934,636	5,424,622	18,504,410	23,929,032	58,863,668	142,406,092	107
108	Reliable Life	214,290	591,467	805,757	.....	.....	.....	805,757	2,290,634	108
109	Royal Insurance Co.	2,139,293	346,234	2,485,527	118,091	.....	118,091	2,603,618	11,061,437	109
110	Sauvegarde Life	601,344	38,785	640,129	204,895	.....	204,895	845,024	35,795,764	110
111	Safeco Life	.....	21,296	21,296	.....	.....	.....	21,296	48,425	111
112	Seaboard Life	42,103	203,762	245,865	1,424	.....	1,424	247,289	3,970,923	112
113	Sovereign Life	3,123,459	253,948	3,377,407	206,073	.....	206,073	3,583,480	11,163,358	113
114	Standard Life	13,388,231	1,198,344	14,586,575	5,160,719	95,283,008	100,443,727	115,030,302	236,252,108	114
115	State Farm Life	5,717,383	167,215	5,884,598	435,156	.....	435,156	6,319,754	7,670,590	115
116	State Mutual Life	764	94,805	95,569	.....	.....	.....	95,569	99,751	116
117	Storebrand International	.....	.....	.....	.....	.....	.....	.....	.....	117
118	Sun Alliance and London	739,450	32,858	772,308	162	.....	162	772,470	1,716,937	118
119	Sun Life of Canada	51,319,211	36,003,548	87,322,759	56,958,786	31,254,249	88,213,035	175,535,794	490,687,447	119
120	Teachers Insurance and Annuity	61,147	.....	61,147	325,955	.....	325,955	387,102	4,184,361	120
121	Toronto Mutual	3,558,270	.....	3,558,270	144,967	.....	144,967	3,703,237	4,493,395	121
122	Travelers Ins. of Hartford	1,185,417	1,903,808	3,089,225	5,593	753,455	759,048	3,848,273	6,937,601	122
123	Travelers Life Ins. Co. of Canada	1,265,710	4,128,467	5,394,177	5,419,835	5,638,514	11,058,349	16,452,526	27,410,935	123
124	Union Mutual	24,397	.....	24,397	.....	.....	.....	24,397	330,338	124
125	United American Ins. Co.	58,748	.....	58,748	.....	.....	.....	58,748	820,498	125
126	United Benefit	243,401	1,535	244,936	216	.....	216	245,152	447,866	126
127	Washington National Insurance	.....	22,781	22,781	.....	.....	.....	22,781	22,781	127
128	Wawanesa Mutual	558,998	8,211	567,209	791,753	.....	791,753	1,358,962	7,841,852	128
129	Western Life	698,484	.....	698,484	35,485	.....	35,485	733,969	1,725,429	129
130	Zurich Life	4,355,223	974,228	5,329,451	2,970,010	1,668,125	4,638,135	9,967,586	10,769,108	130

TABLE II. LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS

	Name of Company	Assurance Contracts: Ordinary and Industrial	Assurance Contracts: Group	Assurance Contracts: Total Payments Assurance Contracts	Annuity Contracts: Ordinary	Annuity Contracts: Group	Annuity Contracts: Total Payments Annuity Contracts	Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		$	$	$	$	$	$	$	$	
1	Abbey Life	776,358	20,000	796,358	1,302,249	.....	1,302,249	2,098,607	2,519,488	1
2	Acadia Life	432,030	.....	432,030	370,699	.....	370,699	802,729	1,960,246	2
3	Aeterna Life	2,160	.....	2,160	81,930	.....	81,930	84,090	3,667,070	3
4	Aetna Life	661,967	9,242,155	9,904,122	300	212,915	213,215	10,117,337	13,818,511	4
5	Alexander Hamilton Life of America	.....	484,334	484,334	.....	.....	.....	484,334	1,818,436	5
6	Alliance Mutual Life	282,445	180,978	463,423	23,571	549	24,120	487,543	24,132,516	6
7	Allstate Life	27,000	14,616	41,616	.....	.....	.....	41,616	86,630	7
8	Allstate Life of Canada	984,866	1,147,989	2,132,855	291,030	109,247	400,277	2,533,132	4,651,145	8
9	American Bankers Life Assur. Co.	.....	214,726	214,726	.....	.....	.....	214,726	590,662	9
10	American Health and Life	.....	.....	.....	.....	.....	.....	.....	.....	10
11	American Life	.....	6,653	6,653	.....	.....	.....	6,653	7,988	11
12	American United Life	1,047	.....	1,047	.....	.....	.....	1,047	5,166	12
13	Artisans Life Ins. Co.	214,057	41,769	255,826	210,465	.....	210,465	466,291	17,598,255	13
14	L'Assur-Desjardins	32,003	2,830,638	2,862,641	107,960	18,795	126,755	2,989,396	88,799,691	14
15	Assumption Mutual Life	23,322	.....	23,322	.....	.....	.....	23,322	4,706,315	15
16	Atlantic Mutual Life Ins. Co.	.....	38,069	38,069	.....	.....	.....	38,069	933,192	16
17	Bankers Life Co.	.....	240,712	240,712	.....	10,288	10,288	251,000	370,383	17
18	British Pacific Life	29,954	.....	29,954	.....	.....	.....	29,954	126,697	18
19	Canada Life	26,481,053	24,338,281	50,819,334	20,236,310	9,869,277	30,105,587	80,924,921	163,593,846	19
20	Canadian General Life	41,496	925,451	966,947	1,356	.....	1,356	968,303	2,595,696	20
21	Capitol Life	.....	47,701	47,701	.....	.....	.....	47,701	47,701	21
22	Charter National Life	.....	.....	.....	.....	.....	.....	.....	.....	22
23	Chrysler Life Ins. Co. of Canada	.....	69,419	69,419	.....	.....	.....	69,419	241,997	23
24	Citadel Life Assur. Co.	1,923,328	410,303	2,333,631	651,448	28,270	679,718	3,013,349	8,764,662	24
25	College Retirement Equities Fund	.....	.....	.....	111,369	.....	111,369	111,369	.....	25
26	Colonia Life Ins. Co.	704,278	34,442	738,720	152,930	.....	152,930	891,650	1,192,637	26
27	Combined Insurance Co. of America	898,255	.....	898,255	.....	.....	.....	898,255	1,800,019	27
28	Commercial Life	1,410,457	312,336	1,722,793	1,138,436	321,191	1,459,627	3,182,420	6,542,505	28
29	Commercial Union Assurance Co.	2,169,329	480,070	2,649,399	948,929	95,280	1,044,209	3,693,608	11,384,001	29
30	Confederation Life	16,146,738	24,311,699	40,458,437	13,841,506	33,633,337	47,474,843	87,933,280	158,840,368	30
31	Connecticut General	86,811	844,067	930,878	1,213	86,320	87,533	1,018,411	1,424,538	31
32	Continental Assurance	.....	146,513	146,513	1,652	50,881	52,533	199,046	254,227	32
33	Constellation Assurance	3,712	221,500	225,212	.....	.....	.....	225,212	926,084	33
34	Co-operative Life Ins.	296,358	3,815,104	4,111,462	13,159	88,898	102,057	4,213,519	24,704,761	34
35	Co-operators Life Ins. Assoc.	3,740,896	.....	3,740,896	3,293,974	26,120	3,320,094	7,060,990	7,060,990	35
36	Credit Life	.....	(02)	(02)	.....	.....	.....	(02)	(02)	36
37	Crown Life	15,705,620	7,768,738	23,474,358	6,568,879	8,399,643	14,968,522	38,442,880	105,015,093	37
38	Cumis Life Ins. Co.	175,315	10,353,201	10,528,516	145,644	451,012	596,656	11,125,172	17,634,707	38
39	Cuna Mutual	680,423	34,750	715,173	1,000,893	.....	1,000,893	1,716,066	2,693,383	39
40	Dominion Life	10,414,322	2,670,787	13,085,109	9,724,210	2,092,896	11,817,106	24,902,215	48,593,653	40

TABLE II. LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1979 (Cont'd.)

	Name of Company	Assurance Contracts: Ordinary and Industrial	Assurance Contracts: Group	Assurance Contracts: Total Payments Assurance Contracts	Annuity Contracts: Ordinary	Annuity Contracts: Group	Annuity Contracts: Total Payments Annuity Contracts	Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		$	$	$	$	$	$	$	$	
41	Dominion of Canada General	1,417,217	856,526	2,273,743	1,809,065	44,874	1,853,939	4,127,682	6,437,012	41
42	Eaton/Bay Life Assur. Co.	1,011,968	1,766,339	2,778,307	1,825,136	119,356	1,944,492	4,722,799	11,266,292	42
43	L'Economie Mutuelle	43,217	.....	43,217	8,249	.....	8,249	51,466	6,140,267	43
44	Empire Life	5,274,782	916,447	6,191,229	3,070,534	1,143,249	4,213,783	10,405,012	21,998,693	44
45	Equitable Life Canada	4,919,829	1,607,791	6,527,620	2,018,628	648,145	2,666,773	9,194,393	17,866,605	45
46	Excelsior Life	7,755,626	10,140,940	17,896,566	4,898,604	7,929,289	12,827,893	30,724,459	77,195,716	46
47	Family Life Ins. Co.	696,523	.....	696,523	1,804,291	340,935	2,145,226	2,841,749	11,734,124	47
48	Federal Home Life Ins. Co.	7,227	6,274	13,501	.....	.....	.....	13,501	13,806	48
49	Federated Life Ins. Co.	96,844	.....	96,844	41,766	.....	41,766	138,610	651,689	49
50	Fidelity Life	272,844	25,000	297,844	76,772	19,360	96,132	393,976	.....	50
51	Financial Life Assurance of Canada	12,775	50,932	63,707	315	45,433	45,748	109,455	577,706	51
52	Ford Life	.....	245,229	245,229	.....	.....	.....	245,229	898,918	52
53	Franklin Life	20,218	.....	20,218	2,153	.....	2,153	22,371	30,732	53
54	General American Life	.....	2,080	2,080	.....	.....	.....	2,080	2,120	54
55	Gerling Global Life	1,738,206	.....	1,738,206	274,856	91,887	366,743	2,104,949	10,823,064	55
56	Globe Life Insurance Co.	42,734	334,118	376,852	45,451	.....	45,451	422,303	991,696	56
57	Great West Life	20,996,118	16,840,617	37,836,735	12,655,356	17,047,664	29,703,020	67,539,755	234,454,917	57
58	Hartford Life	.....	2,500	2,500	.....	.....	.....	2,500	2,500	58
59	Heritage Life	129,596	72,003	201,599	131,465	.....	131,465	333,064	333,065	59
60	Imperial Life	12,493,677	4,615,815	17,109,492	8,565,769	2,438,585	11,004,354	28,113,846	60,621,522	60
61	Industrial Life	2,195,682	1,149,761	3,345,443	3,101,740	1,564,163	4,665,903	8,011,346	47,113,931	61
62	John Alden	.....	15,458	15,458	26,197	.....	26,197	41,655	461,399	62
63	John Hancock Mutual	112,756	2,172,236	2,284,992	3,327	32,447	35,774	2,320,766	3,703,317	63
64	Laurentian Mutual	260,398	.....	260,398	29,515	.....	29,515	289,913	14,785,721	64
65	Laurier Life	864,079	448,493	1,312,572	.....	.....	.....	1,312,572	1,590,278	65
66	Life Ins. of North America	5,025	85,539	90,564	.....	.....	.....	90,564	161,564	66
67	Life Investors Ins. Co. of America	.....	16,145	16,145	.....	.....	.....	16,145	.....	67
68	London Life	94,686,725	24,361,871	119,048,596	12,063,381	11,393,288	23,456,669	142,505,265	246,028,408	68
69	Maccabees	128,820	476,927	605,747	.....	.....	.....	605,747	1,574,726	69
70	Manufacturers Life	20,032,060	3,000,634	23,032,694	32,212,102	47,544,947	79,757,049	102,789,743	186,488,372	70
71	Maritime Life	1,991,929	3,641,378	5,633,307	2,779,254	708,272	3,487,526	9,120,833	27,966,049	71
72	Massachussetts Gen. Life	143,865	.....	143,865	63	.....	63	143,928	279,751	72
73	Massachussetts Mutual	56,905	85,145	142,050	4,683	44,592	49,275	191,325	292,165	73
74	Metropolitan Life	50,162,873	20,566,023	70,728,896	4,005,343	8,497,253	12,502,596	83,231,492	201,853,669	74
75	Ministers Life and Casualty	89,814	.....	89,814	.....	.....	.....	89,814	188,097	75
76	Minnesota Mutual	68	5,216	5,284	.....	2,292	2,292	7,576	47,839	76
77	Monarch Life	5,366,768	.....	5,366,768	3,766,290	2,013,954	5,780,244	11,147,012	32,023,705	77
78	Montreal Life	1,505,025	148,978	1,654,003	513,194	714,486	1,227,680	2,881,683	10,613,705	78
79	Mony Life	232,295	.....	232,295	575,482	.....	575,482	807,777	1,812,142	79
80	Mutual of Canada	59,780,087	18,302,317	78,082,404	22,537,110	21,656,377	44,193,487	122,275,891	.....	80

81	Mutual of New York	1,051,345	6,017	1,057,360	10,388	25,521	35,909	1,091,069	3,274,450	81
82	Mutual of Omaha	1,178,478	930,095	2,108,573	155,043	41,575	196,618	2,305,191	7,257,858	82
83	National Life Assurance Co.	3,923,353	7,138,389	11,061,742	903,342	23,629,424	24,532,766	35,594,508	49,850,043	83
84	New England Mutual	.....	1,891	1,891	.....	.....	.....	1,891	8,659	84
85	New York Life	4,121,544	2,510,971	6,632,515	204,912	110,739	315,651	6,948,166	23,459,976	85
86	North American Life	16,381,089	5,750,988	22,132,077	10,445,864	15,005,782	25,451,646	47,583,723	96,440,110	86
87	North American Life Casualty	406,477	39,590	446,067	16,334	100,772	117,106	563,173	1,550,196	87
88	North West Life Assur. Co. of Can.	396,463	.....	396,463	55,126	.....	55,126	451,589	4,423,706	88
89	Northern Life of Canada	6,754,112	1,313,171	8,067,283	1,892,540	520,635	2,413,175	10,480,458	16,125,424	89
90	Norwich Union Life	1,999,401	277,305	2,276,706	1,124,165	2,334,022	3,458,187	5,734,893	10,692,055	90
91	Occidental Life of California	4,661,886	824,203	5,486,089	1,030	1,347,962	1,348,992	6,835,081	15,239,805	91
92	Occidental Life of Canada	115,574	.....	115,574	918,482	46,668	965,150	1,080,724	3,622,198	92
93	Old Republic Life	.....	906,388	906,388	.....	.....	.....	906,388	2,052,762	93
94	Paul Revere Life	309,022	77,920	386,942	12,540	.....	12,540	399,482	960,933	94
95	Penn Mutual Life	424	.....	424	.....	.....	.....	424	424	95
96	Pennsylvania Life	41,501	26,641	68,142	.....	.....	.....	68,142	539,441	96
97	PHF Life	.....	24,439	24,439	.....	.....	.....	24,439	29,445	97
98	Phoenix Assurance	47,525	.....	47,525	.....	.....	.....	47,525	225,937	98
99	Pierce National Life	2,751	.....	2,751	.....	.....	.....	2,751	333,030	99
100	Pitts Life	145,780	127,450	273,230	6,745	.....	6,745	279,975	349,320	100
101	Presbyterian Ministers	108,251	.....	108,251	.....	.....	.....	108,251	148,576	101
102	Les Prevoyants du Canada	158,859	.....	158,859	55,141	.....	55,141	214,000	9,810,816	102
103	Les Prevoyants du Canada (Pens.)	.....	.....	.....	29,987	.....	29,987	29,987	1,160,942	103
104	Provident Alliance Life Ins. Co.	.....	140,342	140,342	.....	.....	.....	140,342	341,083	104
105	Provident Life and Accident	13,692	306,175	319,867	.....	.....	.....	319,867	491,967	105
106	Prudential of America	43,831,641	15,995,254	59,826,895	5,147,864	16,300,517	21,448,381	81,275,276	156,667,282	106
107	Prudential of England	22,859,772	872,973	23,732,745	1,117,034	7,656,475	8,773,509	32,506,254	82,049,580	107
108	Reliable Life	336,763	519,500	856,263	.....	.....	.....	856,263	1,842,836	108
109	Royal Insurance Co.	982,231	309,698	1,291,929	187,301	.....	187,301	1,479,230	5,734,657	109
110	Sauvegarde Life	536,371	44,489	580,860	169,419	.....	169,419	750,279	20,786,343	110
111	Safeco Life	.....	25,319	25,319	.....	.....	.....	25,319	25,319	111
112	Seaboard Life	36,280	79,000	115,280	33,246	.....	33,246	148,526	1,819,093	112
113	Sovereign Life	2,164,460	541,341	2,705,801	250,923	.....	250,923	2,956,724	9,170,870	113
114	Standard Life	9,899,745	694,849	10,594,594	6,805,070	73,462,247	80,267,317	90,861,911	182,082,134	114
115	State Farm Life	1,890,315	64,588	1,954,903	262,187	.....	262,187	2,217,090	2,745,796	115
116	State Mutual Life	218	114,030	114,248	.....	.....	.....	114,248	114,248	116
117	Storebrand International	.....	.....	.....	.....	.....	.....	.....	.....	117
118	Sun Alliance and London	297,789	.....	297,789	13,622	.....	13,622	311,411	813,213	118
119	Sun Life of Canada	37,936,485	34,796,192	72,732,677	21,628,582	11,533,106	33,161,688	894,365	305,250,579	119
120	Teachers Insurance and Annuity	196,927	.....	196,927	699,690	.....	699,690	105,896,617	.....	120
121	Toronto Mutual	1,748,928	.....	1,748,928	56,980	.....	56,980	1,805,908	2,518,843	121
122	Travelers Ins. of Hartford	1,563,834	1,678,336	3,242,170	23,300	564,129	587,429	3,829,599	7,966,721	122
123	Travelers Life Ins. Co. of Canada	413,988	2,657,769	3,071,757	2,929,535	1,312,025	4,241,560	7,313,317	13,710,480	123
124	Union Mutual	35,281	(485)	34,796	235	.....	235	35,031	445,011	124
125	United American Ins. Co.	3,166	.....	3,166	.....	.....	.....	3,166	190,092	125
126	United Benefit	329,994	.....	329,994	.....	.....	.....	329,994	529,062	126
127	Washington National Insurance	.....	(92)	(92)	.....	.....	.....	(92)	(92)	127
128	Wawanesa Mutual	211,202	.....	211,202	425,331	.....	425,331	636,533	3,793,262	128
129	Western Life	425,053	.....	425,053	120,304	.....	120,304	545,357	1,276,293	129
130	Zurich Life	2,930,013	647,488	3,577,501	1,518,631	769,305	2,287,936	5,865,437	13,898,923	130
	TOTALS—1979	549,338,156	282,647,955	831,986,111	236,287,096	334,294,471	570,581,567	1,402,567,678	3,029,948,226	
	TOTALS—1978	490,449,302	250,696,177	741,145,479	176,448,543	352,348,178	528,796,721	1,269,942,200	2,837,269,328	

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1979

Name of Companies	Direct in Force at End of 1978		Additions				Total Additions		
			New Issued		All Other Additions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
		$		$		$		$	
1 Abbey Life	9,676	285,022,422	1,257	146,417,182	157	15,735,702	1,414	162,152,884	1
2 Acadia Life	6,610	109,742,684	806	30,000,333	.....	1,020,413	806	31,020,746	2
3 Aeterna Life	369	3,488,816	27	1,024,000	.....	5,400	27	1,029,400	3
4 Aetna Life	2,029	1,592,411,154	46	135,618,000	2	80,748,195	48	216,366,195	4
5 Alexander Hamilton Life of America	36,105	89,455,933	22,158	62,841,511	.....	.....	22,158	62,841,511	5
6 Alliance Mutual Life	2,701	95,179,051	99	5,785,454	78	7,579,894	177	13,365,348	6
7 Allstate Life	937	7,007,000	1	282,000	.....	*—309,000*	282,001	*—27,000*	7
8 Allstate Life of Canada	17,885	751,794,000	3,659	112,706,000	34	59,395,000	3,693	172,101,000	8
9 American Bankers Life Assur. Co.	.....	21,117,280	.....	583,693	.....	.....	.....	583,693	9
10 American Health and Life	2	1,182,298	.....	.....	.....	.....	.....	.....	10
11 American Life	.....	.....	185	8,846,015	.....	23,000	185	8,869,015	11
12 American United Life	12	10,691	.....	.....	.....	.....	.....	.....	12
13 Artisans Life Ins. Co.	4,010	37,428,143	322	6,163,707	12	1,768,490	334	7,932,197	13
14 L'Assur-Desjardins	1,035	348,640,914	28	507,504	2	40,654,810	30	41,162,314	14
15 Assumption Mutual Life	324	8,638,775	10	183,000	.....	2,802,692	10	2,985,692	15
16 Atlantic Mutual Life Ins. Co.	28	8,989,500	13	1,466,000	.....	1,783,000	13	3,249,000	16
17 Bankers Life Co.	6	23,145,737	0	80,986	0	1,156,969	.....	1,237,955	17
18 British Pacific Life	507	7,596,000	.....	.....	.....	.....	.....	.....	18
19 Canada Life	133,028	9,021,533,957	9,943	1,450,930,639	69	1,028,531,913	10,012	2,479,462,552	19
20 Canadian General Life	765	548,216,264	618	226,685,879	8	2,760,978	626	229,446,857	20
21 Capitol Life	305	10,289,131	8	110,572	.....	.....	8	110,572	21
22 Carolina Life & Accident	.....	.....	176	817,821	.....	.....	176	817,821	22
23 Charter National Life	12	384,731	6	406,485	4	8,231	10	414,716	23
24 Chrysler Life Ins. Co. of Canada	7,333	19,395,291	4,190	21,107,008	.....	.....	4,190	21,107,008	24
25 Citadel Life Assur. Co.	18,790	369,369,707	1,787	124,953,390	34	*—716,817*	1,821	124,236,573	25
26 College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	26
27 Colonia Life Ins. Co.	6,786	119,254,459	1,023	44,860,347	87	2,726,633	1,110	47,586,980	27
28 Combined Insurance Co. of America	32,326	169,044,453	9,163	54,146,693	.....	.....	9,163	54,146,693	28
29 Commercial Life of Canada	29,391	609,042,144	2,933	132,125,008	2,489	60,759,325	5,422	192,884,333	29
30 Commercial Union Assurance Co.	18,249	821,493,996	2,683	191,299,643	168	41,990,854	2,851	233,290,497	30
31 Confederation Life	98,159	8,004,211,448	4,728	928,256,801	501	1,151,313,517	5,229	2,079,570,318	31
32 Connecticut General	136	173,114,438	4	6,972,815	7	15,710,934	11	22,683,749	32
33 Constellation Life Assur.	6,771	237,784,666	.....	.....	.....	.....	.....	.....	33
34 Continental Assurance	17	25,637,437	1	85,000	.....	3,904,024	1	3,989,024	34
35 Co-operative Life Ins.	3,814	644,687,966	106	107,958,463	59	217,024,578	165	324,983,041	35
36 Co-operators Life Ins. Assoc.	105,466	623,285,555	147,679	470,318,423	521	14,549,006	148,200	484,867,429	36
37 Credit Life	2	3,404	.....	.....	.....	.....	.....	.....	37
38 Crown Life	115,839	4,538,208,505	10,053	751,684,691	810	212,380,689	10,863	964,065,380	38
39 Cumis Life Ins. Co.	7,297	2,404,315,237	1,555	89,432,577	147	304,829,866	1,702	394,262,443	39
40 Cuna Mutual	13,310	71,381,812	.....	.....	968	5,576,109	968	5,576,109	40
41 Dominion Life	54,143	1,618,625,120	3,515	305,564,500	.....	141,656,889	3,515	447,221,389	41

Name of Companies	Direct in Force at End of 1978		Additions				Total Additions		
			New Issued		All Other Additions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
		$		$		$		$	
42 Dominion of Canada General	12,259	415,814,140	83	11,709,947	.....	51,898,125	83	63,608,072	42
43 Eaton/Bay Life Assur. Co.	49,417	832,129,700	8,667	236,462,614	1,968	43,320,093	10,635	279,782,707	43
44 L'Economie Mutuelle	1,745	16,652,223	170	3,100,513	33	182,693	203	3,283,206	44
45 Empire Life	53,048	1,038,117,538	6,402	175,622,993	.....	53,358,327	6,402	228,981,320	45
46 Equitable Life Canada	31,056	1,164,727,120	2,403	136,589,353	—03	58,296,269	2,400	194,885,622	46
47 Excelsior Life	52,130	3,242,326,970	4,447	845,803,703	220	14,071,413	4,667	859,875,116	47
48 Family Life Ins. Co.	7,040	224,079,384	164	8,968,288	59	1,655,582	223	10,623,870	48
49 Federal Home Life Ins. Co.	148	3,691,529	.....	.....	.....	1,926	.....	1,926	49
50 Federated Life Ins. Co.	1,434	35,651,546	207	9,089,907	07	358,479	214	9,448,386	50
51 Fidelity Life	2,008	54,989,350	148	7,810,300	40	18,082,176	188	25,892,476	51
52 Financial Life Assurance of Canada	326	23,195,980	222	4,895,211	.....	17,749,629	222	22,644,840	52
53 Ford Life	.....	59,631,168	.....	51,623,481	.....	.....	.....	51,623,481	53
54 Franklin Life	658	13,947,599	246	5,824,523	32	.....	278	5,824,523	54
55 General American Life	1	4,546,308	.....	.....	.....	681,161	.....	681,161	55
56 Gerling Global Life	8,281	188,109,471	1,173	61,869,010	28	4,448,759	1,201	66,317,769	56
57 Globe Life Insurance Co.	1,185	35,982,975	133	5,019,149	07	2,183,840	140	7,202,989	57
58 Great West Life	90,297	6,065,824,221	8,665	1,474,888,168	42	1,298,324,608	8,707	2,773,212,776	58
59 Hartford Life	.....	.....	.....	.....	.....	.....	.....	.....	59
60 Heritage Life	2,508	110,257,283	1,273	46,276,322	125	6,393,835	1,398	52,670,157	60
61 Imperial Life	71,910	1,990,263,014	4,719	290,538,043	180	263,692,035	4,899	554,230,078	61
62 Industrial Life	22,463	366,080,487	2,045	41,227,908	211	54,302,815	2,256	95,530,723	62
63 John Alden Life	.....	11,196,200	02	16,000	02	8,000	04	24,000	63
64 John Hancock Mutual	417	373,528,781	19	9,119,452	09	86,035,448	28	95,154,900	64
65 Laurentian Mutual	3,892	31,145,792	165	2,668,895	4	1,721,235	169	4,390,130	65
66 Laurier Life	9,856	154,309,517	38	3,652,196	57	35,886,155	95	39,538,351	66
67 Life Ins. of North America	113	6,002,230	4	23,324,979	.....	500,900	4	23,825,879	67
68 London Life	1,112,623	15,946,353,732	65,720	2,122,922,156	17,272	2,247,672,310	82,992	4,370,594,466	68
69 Maccabees	1,635	183,576,720	01	1,000	.....	9,958	01	10,958	69
70 Manufacturers Life	138,740	3,316,318,508	9,414	422,283,285	830	258,886,426	10,244	681,169,711	70
71 Maritime Life	16,466	1,724,668,505	3,463	479,683,393	105	313,100,084	3,568	792,783,477	71
72 Massachusetts Gen. Life	1,419	10,335,349	01	10,000	.....	12,586	01	22,586	72
73 Massachusetts Mutual	135	10,364,908	03	196,744	.....	.....	03	196,744	73
74 Metropolitan Life	570,538	6,956,890,207	21,881	1,327,462,079	4,372	998,322,757	26,253	2,325,784,836	74
75 Ministers Life and Casualty	821	3,679,097	02	10,000	05	2,253	07	12,252	75
76 Minnesota Mutual	201	4,266,796	21	18,957	.....	34	21	18,991	76
77 Monarch Life	43,878	796,111,952	7,035	263,582,365	81	7,160,153	7,116	270,742,518	77
78 Montreal Life	17,919	258,383,649	1,849	83,952,451	268	14,732,691	2,117	98,685,142	78
79 Mony Life	3,584	86,731,534	743	29,117,328	.....	.....	743	29,117,328	79
80 Mutual of Canada	351,819	9,443,330,254	25,305	1,303,867,662	4,862	370,559,137	30,167	1,674,426,799	80
81 Mutual of New York	4,882	37,198,490	.....	.....	42	544,210	42	544,210	81

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1979 (Cont'd)

	Name of Companies	Direct in Force at End of 1978		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
82	Mutual of Omaha	12,805	466,480,434	2,852	182,696,753	175	84,700,869	3,027	267,397,622	82
83	National Life Assurance Co.	20,996	2,585,554,981	1,539	183,376,910	07	160,186,308	1,546	343,563,218	83
84	New England Mutual	7	5,601,500	.....	.....	.....	.....	.....	.....	84
85	New York Life	25,265	1,378,705,620	2,431	257,511,960	20	73,083,500	2,451	330,595,460	85
86	North American Life	93,402	4,344,103,876	7,550	904,242,629	617	180,138,946	8,167	1,084,381,575	86
87	North American Life Casualty	3,930	88,662,755	.....	22,466,000	61	832,280	61	23,298,280	87
88	North West Life Assur. Co. of Can.	817	55,471,811	386	31,613,911	19	5,605,316	405	37,219,227	88
89	Northern Life of Canada	41,612	1,039,910,628	4,156	270,882,134	61	8,754,208	4,217	279,636,342	89
90	Norwich Union Life	15,274	341,638,188	1,133	35,140,469	231	22,626,436	1,364	57,766,905	90
91	Occidental Life of California	53,562	2,111,170,964	6,535	441,788,391	717	35,978,441	7,253	477,766,832	91
92	Occidental Life of Canada	1,308	50,280,005	945	20,971,492	4	408,754	949	21,380,246	92
93	Old Republic Life	.....	152,015,129	.....	51,043,271	.....	.....	.....	51,043,271	93
94	Paul Revere Life	6,045	168,310,597	715	39,123,373	08	3,791,540	723	42,914,913	94
95	Penn Mutual Life	12	161,198	.....	.....	.....	131	.....	131	95
96	Pennsylvania Life	2,044	42,048,972	187	3,733,966	3	7,548,514	190	11,282,480	96
97	PHF Life	03	5,115,518	.....	.....	.....	.....	.....	.....	97
98	Phoenix Assurance	13	276,940	.....	.....	.....	6,841	.....	6,841	98
99	Pierce National Life	94	140,712	.....	.....	.....	.....	.....	.....	99
100	Pitts Life	2,131	66,772,264	1,031	43,799,135	03	7,101,800	1,034	50,900,935	100
101	Presbyterian Ministers	1,484	13,109,755	10	189,548	.....	.....	10	189,548	101
102	Les Prevoyants du Canada	*	*	*	*	*	*	*	*	102
103	Les Prevoyants du Canada (Pens.)	*	*	*	*	*	*	*	*	103
104	Provident Alliance Life Ins. Co.	2	15,290,544	.....	.....	.....	62,713,834	.....	62,713,834	104
105	Provident Life and Accident	132	47,649,599	06	6,054,696	5	4,217,834	11	10,272,530	105
106	Prudential of America	552,549	7,317,093,429	28,657	950,375,167	1,431	840,221,925	30,088	1,790,597,092	106
107	Prudential of England	95,579	1,717,215,882	8,251	600,538,610	1,084	114,677,733	9,335	715,216,343	107
108	Reliable Life	3,135	410,613,721	179	450,267,929	8	358,500	187	450,626,429	108
109	Royal Insurance Co.	11,840	278,074,445	1,054	30,911,761	290	12,478,687	1,344	43,390,448	109
110	Sauvegarde Life	6,726	44,166,513	160	3,137,780	92	1,403,058	252	4,540,838	110
111	Safeco Life	.....	.....	.....	.....	.....	.....	.....	.....	111
112	Seaboard Life	492	191,801,594	01	616	08	164,047,291	09	164,047,907	112
113	Sovereign Life	22,179	341,537,743	1,466	56,456,788	1,718	27,331,902	3,184	83,788,690	113
114	Standard Life	40,579	902,562,417	2,242	74,398,807	215	15,356,421	2,457	89,755,228	114
115	State Farm Life	29,931	495,337,266	4,386	127,558,559	.....	4,002,230	4,386	131,560,789	115
116	State Mutual Life	9	15,836,186	.....	.....	.....	2,106,573	.....	2,106,573	116
117	Storebrand International	664	89,727,219	307	39,935,571	13	1,162,375	320	41,097,946	117
118	Sun Alliance and London	4,079	99,226,523	354	15,431,455	.....	2,627,145	354	18,058,600	118
119	Sun Life of Canada	229,926	11,495,530,353	17,968	1,185,363,270	729	393,539,053	18,697	1,578,902,323	119
120	Teachers Insurance and Annuity	301	8,256,070	10	621,150	.....	.....	10	621,150	120
121	Toronto Mutual	28,904	364,413,196	2,312	145,481,857	06	199,242	2,318	145,681,099	121

122 Travelers Ins. of Hartford	[illegible]	[illegible]	[illegible]	[illegible]	.....	.....	.....	.....	
123 Travelers Life Ins. Co. of Canada	5,367	902,023,980	1,365	151,339,241	111	155,430,385	1,476	306,769,626	123
124 Union Mutual	170	925,126	.....	.....	02	13,578	02	13,578	124
125 United American Ins. Co.	291	611,200	158	220,900	.....	.....	158	220,900	125
126 United Benefit	2,436	13,819,651	05	33,095	.....	.....	05	33,095	126
127 Washington National Insurance	03	4,511,702	.....	.....	.....	223,984	.....	223,984	127
128 Wawanesa Mutual	2,736	61,402,048	866	23,236,776	39	1,645,242	905	24,882,018	128
129 Western Life	4,849	61,049,963	97	8,574,964	.....	.....	97	8,574,964	129
130 Zurich Life	24,281	658,629,001	2,493	160,954,713	375	47,798,592	2,868	208,753,305	130
TOTALS—1979	4,777,945	127,512,304,416	507,425	21,444,899,700	45,067	12,081,846,864	834,493	33,526,746,381	
TOTALS—1978	4,819,654	112,419,726,735	513,954	17,685,550,608	45,560	9,679,391,680	559,514	27,364,942,288	

*Figures not available.

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1979

Companies	Total Deductions		Direct in Force at End of 1979		Canada Total				
					Direct in Force		Net in Force		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
		$		$		$		$	
1 Abbey Life	1,486	49,009,343	9,604	398,165,963	12,764	657,461,602	12,764	187,272,788	1
2 Acadia Life	524	11,171,436	6,892	129,591,994	17,329	350,083,342	17,329	221,948,690	2
3 Aeterna Life	3	—*20,188*	393	4,538,404	70,621	497,466,773	70,621	407,918,226	3
4 Aetna Life	149	31,577,319	1,928	1,777,200,030	3,974	2,401,073,803	4,055	2,394,588,682	4
5 Alexander Hamilton Life of America	23,387	68,032,412	34,876	84,265,032	125,658	313,046,642	125,658	313,046,642	5
6 Alliance Mutual Life	135	1,603,503	2,743	106,940,896	152,130	4,098,766,205	152,427	4,075,655,474	6
7 Allstate Life	25	341,000	913	6,639,000	1,634	13,406,000	5,679	149,184,000	7
8 Allstate Life of Canada	2,269	56,595,000	19,309	867,300,000	40,273	1,597,021,000	36,231	1,461,243,000	8
9 American Bankers Life Assur. Co.	.....	2,206,257	.....	19,494,716	5	76,404,764	5	76,283,154	9
10 American Health & Life	.....	531,620	.....	.....	.....	.....	2	3,471,854	10
11 American Life	7	475,709	178	8,393,306	233	9,812,306	233	9,812,306	11
12 American United	1	1,039	11	9,652	26	23,661	214	26,414,928	12
13 Artisans Life Insurance Co.	137	2,958,900	4,207	42,401,440	150,052	2,427,760,712	150,052	2,319,513,252	13
14 L'Assur-Desjardins	60	18,708,184	1,005	95,044	253,922	12,626,636,107	252,486	12,026,628,603	14
15 Assumption Mutual Life	13	2,550,950	321	9,073,517	45,404	873,981,716	45,404	633,935,404	15
16 Atlantic Mutual Life Ins. Co.	1	169,000	40	12,069,500	405	367,892,724	405	278,883,010	16
17 Bankers Life Co.	0	100,500	6	24,283,192	10	36,226,999	36	36,226,999	17
18 British Pacific Life	32	812,359	475	6,783,641	2,038	33,407,652	2,038	8,904,841	18
19 Canada Life	8,640	635,664,884	134,400	10,865,331,625	290,991	23,529,107,974	291,410	23,251,141,894	19
20 Canadian General Life	110	38,322,553	1,281	739,340,568	114,167	1,540,606,138	114,167	971,051,152	20
21 Capitol Life	89	806,302	224	9,593,401	837	29,378,634	591	19,415,588	21
22 Carolina Life & Accident	40	179,151	136	638,670	136	638,670	136	638,670	22
23 Charter National Life	5	152,731	17	646,716	56	4,528,532	56	4,528,532	23
24 Chrysler Life Insurance Co. of Canada	4,228	17,134,210	7,295	23,368,089	17,607	55,952,688	17,607	55,952,688	24
25 Citadel Life Assur. Co.	1,733	40,329,601	18,878	453,276,679	48,435	1,488,964,514	48,435	1,335,597,641	25
26 College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	26
27 Colonia Life Insurance Co.	1,362	28,370,086	6,534	138,471,353	7,862	206,761,814	7,726	206,029,819	27
28 Combined Insurance Co. of America	9,468	46,673,188	32,021	176,517,958	96,710	481,575,180	96,710	481,575,180	28
29 Commercial Life of Canada	4,811	132,266,976	30,002	669,659,501	58,411	1,397,829,538	58,424	905,529,823	29
30 Commercial Union Assurance Co.	1,740	108,164,629	19,360	946,619,864	64,233	2,628,490,825	64,233	2,206,912,833	30
31 Confederation Life	6,141	946,398,074	97,247	9,137,383,692	244,424	21,435,311,171	245,636	21,924,062,052	31
32 Connecticut General	13	8,669,914	134	187,128,273	252	269,526,452	730	220,860,111	32
33 Continental Assurance	5	1,030,816	13	28,595,645	26	32,730,261	26	32,730,261	33
34 Constellation Life Assur.	6,484	121,904,416	287	115,880,250	784	376,531,350	784	180,077,391	34
35 Co-operative Life Insurance	213	65,557,444	3,766	904,113,563	2,010	3,955,862,331	2,010	3,889,059,916	35
36 Co-operators Life Insurance Assoc.	139,977	363,580,301	113,689	744,572,683	113,689	744,572,683	113,689	715,066,111	36
37 Credit Life	2	3,404	.....	.....	.....	.....	.....	.....	37
38 Crown Life	9,305	583,595,325	117,397	4,918,678,560	292,242	12,240,044,401	298,315	12,351,217,364	38
39 Cumis Life Insurance Co.	918	259,716,006	8,081	2,538,861,674	3,912	3,893,011,666	3,912	3,757,990,040	39
40 Cuna Mutual	1,750	12,307,771	12,528	64,650,150	20,545	117,695,047	20,545	110,300,226	40
41 Dominion Life	4,204	288,686,476	53,454	1,777,160,033	108,541	2,990,829,790	109,194	2,950,844,114	41

42 Dominion of Canada General	876	18,837,186	11,466	460,585,026	17,574	764,164,402	18,432	804,707,906	42
43 Eaton/Bay Life Assurance Co.	11,157	78,119,468	48,895	33,792,939	118,159	2,355,487,316	118,304	2,244,907,152	43
44 L'Economie Mutuelle	72	848,656	1,876	19,086,773	38,704	1,205,208,344	37,004	1,126,867,238	44
45 Empire Life	4,681	116,114,983	54,769	1,150,983,875	98,638	2,145,922,472	99,625	1,927,690,852	45
46 Equitable Life Canada	2,073	74,518,099	31,383	1,285,094,643	48,789	3,487,098,761	48,854	3,032,190,216	46
47 Excelsior Life	4,985	432,768,039	51,812	3,669,434,047	123,771	9,264,822,390	123,887	9,008,419,606	47
48 Family Life Insurance Co.	605	25,712,162	6,658	208,991,092	26,234	766,761,303	26,234	385,715,638	48
49 Federal Home Life Insurance Co.	10	1,654,879	138	2,038,576	152	3,033,109	152	1,262,911	49
50 Federated Life Insurance Co.	193	6,105,942	1,455	38,993,990	4,748	143,009,206	4,748	133,966,073	50
51 Fidelity Life	324	11,649,924	1,872	69,231,902	26,091	1,015,372,321	26,262	613,975,623	51
52 Financial Life Assurance	117	22,427,889	431	23,412,931	2	40,062,442	2	40,062,442	52
53 Ford Life	.....	47,416,582	.....	63,838,067	.....	324,743,105	.....	324,743,105	53
54 Franklin Life	137	3,326,614	799	16,445,508	999	20,746,654	999	20,746,654	54
55 General American Life	.....	.....	.....	.....	.....	.....	1	5,326,000	55
56 Gerling Global Life	688	23,167,264	8,794	231,259,976	12,643	441,371,870	12,643	180,765,176	56
57 Globe Life Insurance Co.	133	5,091,202	1,192	38,094,762	2,765	88,831,450	2,765	88,285,743	57
58 Great West Life	6,313	1,817,351,915	92,691	7,120,685,082	307,685	29,730,717,665	310,457	29,648,108,313	58
59 Hartford Life	.....	.....	.....	.....	.....	.....	.....	.....	59
60 Heritage Life	781	30,375,264	3,128	132,552,176	3,194	157,328,936	3,194	135,539,006	60
61 Imperial Life	5,310	273,684,552	71,499	2,270,808,540	171,397	6,217,325,699	172,059	5,982,195,800	61
62 Industrial Life	1,894	38,102,284	22,825	423,508,926	511	1,813,747,796	511	1,778,871,842	62
63 John Alden	.....	1,452,813	4	9,767,387	12	58,903,484	12	58,903,484	63
64 John Hancock Mutual	31	2,219,815	414	466,463,866	754	711,146,442	6,579	647,590,770	64
65 Laurentian Mutual	237	2,423,120	3,824	33,112,802	149,715	2,901,272,788	149,715	2,212,066,020	65
66 Laurier Life	680	35,631,380	9,271	158,216,488	16,402	208,897,838	16,402	118,826,943	66
67 Life Insurance of North America	4	850,426	13	28,977,683	14	38,217,259	304	63,264,947	67
68 London Life	73,318	2,875,245,695	1,122,297	17,441,702,503	1,867,868	30,387,937,661	1,868,429	30,194,936,262	68
69 Maccabees	87	12,118,123	1,549	171,469,555	9,364	215,968,062	9,302	25,520,761	69
70 Manufacturers Life	8,838	269,960,368	140,146	3,727,527,851	306,318	7,316,964,787	308,272	7,547,320,150	70
71 Maritime Life	1,508	104,710,364	18,526	2,412,741,618	60,158	7,374,297,077	59,696	5,230,356,219	71
72 Massachusetts General Life	197	2,304,017	1,223	8,053,918	2,439	21,746,383	2,411	20,755,453	72
73 Massachusetts Mutual	09	1,317,404	129	9,244,248	172	23,849,294	172	23,849,294	73
74 Metropolitan Life	44,323	706,664,236	552,468	8,576,010,807	1,960,974	20,271,379,505	1,960,974	20,002,932,439	74
75 Ministers Life and Casualty	45	121,514	783	3,569,836	1,373	6,588,026	1,373	6,588,026	75
76 Minnesota Mutual	113	2,707,808	109	1,577,979	391	7,656,657	391	7,656,657	76
77 Monarch Life	4,228	118,852,152	46,766	948,002,318	131,241	2,355,283,835	131,302	2,099,166,647	77
78 Montreal Life	1,859	48,299,231	18,177	308,769,560	64,580	1,330,588,118	64,581	1,226,622,362	78
79 Mony Life	410	14,534,529	3,917	101,314,333	14,215	459,421,077	14,215	301,656,111	79
80 Mutual of Canada	23,371	1,054,745,111	358,615	10,063,011,942	817,385	20,919,600,353	817,800	20,753,888,193	80
81 Mutual of New York	341	4,619,519	.....	.....	13,367	105,282,631	13,367	105,282,631	81

82 Mutual of Omaha	1,821	48,055,933	14,011	685,822,123	41,264	2,008,719,418	40,510	1,939,064,469	82
83 National Life Assurance Co.	1,623	201,725,381	20,919	2,727,392,818	64,891	5,896,935,190	65,581	5,019,280,693	83
84 New England Mutual	.....	113,000	7	5,488,500	8	5,560,500	8	5,560,500	84
85 New York Life	1,967	75,040,013	25,749	1,634,261,067	131,316	3,868,701,944	131,288	3,865,348,327	85
86 North American Life	6,713	365,994,753	94,856	5,062,490,698	204,811	10,200,326,841	205,995	10,200,326,841	86
87 North American Life Casualty	394	27,034,832	3,597	84,926,203	10,477	234,339,371	10,939	220,223,704	87
88 North West Life Assurance Co. of Canada	166	12,729,144	1,056	79,961,894	13,926	580,153,961	14,443	320,672,032	88
89 Northern Life	3,427	101,536,440	42,402	1,218,010,530	67,627	2,040,423,477	68,750	1,763,946,662	89
90 Norwich Union Life	1,508	32,609,686	15,130	366,795,407	37,606	770,190,923	37,643	704,652,691	90
91 Occidental Life of California	5,875	334,001,928	54,939	2,254,935,868	151,384	7,169,111,251	152,303	7,356,146,288	91
92 Occidental Life of Canada	216	6,850,081	2,041	64,810,170	4,815	162,193,525	4,815	162,193,525	92
93 Old Republic Life	.....	56,737,655	.....	146,320,745	.....	373,562,467	.....	373,562,467	93
94 Paul Revere Life	543	20,537,956	6,225	190,687,554	15,382	467,253,134	15,325	462,025,089	94
95 Penn Mutual Life	.....	.....	12	161,329	12	161,329	12	161,329	95
96 Pennsylvania Life	217	2,144,530	2,017	51,186,922	8,929	218,967,808	8,894	217,974,872	96
97 PHF Life	.....	369,014	03	4,746,504	03	5,669,291	03	954,973	97
98 Phoenix Assurance	01	10,382	12	273,399	39	430,280	3,306	62,682,796	98
99 Pierce National Life	27	43,832	67	96,880	11,978	17,781,967	11,978	17,781,967	99
100 Pitts Life	730	27,655,333	2,435	90,017,866	3,209	124,734,678	3,209	108,583,389	100
101 Presbyterian Ministers	69	526,392	1,425	12,772,911	2,487	22,984,182	2,487	22,984,182	101
102 Les Prevoyants du Canada	*	*	*	*	*	*	*	*	102
103 Les Prevoyants du Canada (Pens.)	*	*	*	*	*	*	*	*	103
104 Provident Alliance Life Insurance Co.	.....	143,248	2	77,861,130	02	237,826,618	02	35,673,993	104
105 Provident Life and Accident	43	1,621,149	100	56,300,980	131	101,327,997	131	101,327,997	105
106 Prudential of America	34,702	487,458,047	547,935	8,620,232,474	1,250,264	19,251,950,929	1,250,265	19,200,977,614	106
107 Prudential of England	7,266	217,497,108	97,648	2,214,935,117	230,275	5,911,075,098	230,390	5,769,051,935	107
108 Reliable Life	630	403,272,642	2,692	457,967,508	8,183	894,573,334	8,183	715,410,727	108
109 Royal Insurance Co.	1,401	32,669,599	11,783	288,795,294	57,419	1,032,695,298	57,419	977,417,551	109
110 Sauvegarde Life	459	2,899,225	6,519	45,808,126	113,421	3,811,019,896	113,421	2,800,455,342	110
111 Safeco Life	.....	.....	.....	.....	1	6,171,000	1	6,171,000	111
112 Seaboard Life	174	189,570,990	327	166,278,511	7,638	880,032,041	7,638	854,120,948	112
113 Sovereign Life	3,352	165,647,891	22,011	259,678,542	67,427	839,398,502	67,428	590,302,594	113
114 Standard Life	2,935	66,829,444	40,101	925,488,201	107,151	2,647,563,947	107,171	2,645,872,000	114
115 State Farm Life	2,336	45,166,238	31,981	581,731,817	38,034	693,193,616	38,034	692,998,980	115
116 State Mutual Life	.....	.....	9	17,828,729	10	18,430,729	10	18,430,729	116
117 Storebrand International	121	22,961,250	863	107,863,915	2,933	293,668,944	2,933	293,668,944	117
118 Sun Alliance and London	376	12,301,481	4,057	104,983,642	9,448	212,191,305	9,452	194,441,310	118
119 Sun Life of Canada	12,682	292,352,111	235,941	12,782,080,565	674,819	31,955,958,024	675,282	31,909,963,336	119
120 Teachers Insurance and Annuity	09	419,359	302	8,457,861	.....	.....	.....	.....	120

121 Toronto Mutual	1,717	39,174,197	29,505	470,920,098	34,072	517,207,170	34,072	222,353,387	121
122 Travelers Ins. of Hartford	554	30,697,204	8,403	384,225,004	22,995	810,068,574	39,082	2,831,227,373	122
123 Travelers Life Insurance Co. of Canada	774	188,106,382	6,069	1,020,687,224	18,977	2,566,132,278	18,977	529,519,931	123
124 Union Mutual	06	55,925	166	882,779	993	63,469,253	993	63,469,253	124
125 United American Ins. Co.	56	114,700	393	717,400	5,723	8,235,337	5,718	8,212,772	125
126 United Benefit	189	923,141	2,252	12,929,605	4,498	24,353,279	4,535	25,985,102	126
127 Washington National Insurance	.....	.....	03	4,735,686	03	4,735,686	03	4,735,686	127
128 Wawanesa Mutual	394	11,222,218	3,247	75,061,848	17,100	411,521,052	17,100	350,404,800	128
129 Western Life	538	8,293,188	4,408	61,331,739	9,395	173,974,932	9,503	88,386,789	129
130 Zurich Life	2,570	144,068,029	25,119	723,314,277	56,952	2,192,663,517	56,115	2,024,284,618	130
TOTALS - 1979	527,996	15,810,570,181	4,798,300	143,818,365,259	12,289,174	367,528,030,015	12,332,752	363,412,460,245	
TOTALS - 1978	537,500	14,673,486,934	4,841,668	125,111,182,089	12,072,456	318,855,552,621	11,118,214	307,505,475,982	

TABLE IV. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1979

	Societies	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total		
		Life Fund	Sick Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick Accident and Funeral	Other Funds	Total	Premiums	Disbursements	
1	Actra Fraternal Benefit Society	86,599	256,325	.....	.....	342,924	39,500	123,435	.....	162,935	500,937	226,468	1
2	Associated Can. Travellers	412	28,204	57,192	.....	85,808	1,936	18,000	.....	19,936	254,852	63,462	2
3	Canadian Foresters Life	1,391,556	.....	.....	.....	4,126,508	1,344,540	668	.....	1,345,208	7,357,135	3,058,750	3
4	Canadian Slovak Benefit Society	29,678	.....	10,615	.....	40,293	47,494	.....	.....	47,494	52,287	63,042	4
5	Canadian Slovak League	49,759	.....	14,714	.....	64,473	64,480	.....	.....	64,480	92,912	94,231	5
6	Canadian Woodmen of the World	170,933	.....	.....	.....	170,933	250,057	.....	.....	250,057	182,758	277,892	6
7	Civil Service Mutual Benefit	212,711	.....	.....	.....	212,711	214,321	.....	.....	214,321	212,711	214,321	7
8	Commerical Travellers Canada	.....	.....	.....	189,738	189,738	.....	.....	.....	.....	329,832	.....	8
9	Croatian Catholic Union	28,789	461	.....	.....	29,250	19,806	521	.....	20,327	32,628	21,074	9
10	Croatian Fraternal Union USA	201,746	19,381	.....	4,608	225,735	245,916	24,016	.....	269,932	286,737	344,849	10
11	Electrical Workers Benefit Assoc.	169,269	.....	26,015	.....	195,284	256,000	.....	.....	256,000	382,316	308,800	11
12	First Catholic Slovak Ladies	12,289	.....	.....	.....	12,289	10,416	.....	.....	10,416	15,527	12,241	12
13	First Catholic Slovak Union	48,269	.....	.....	.....	48,269	42,812	.....	.....	42,812	84,526	71,521	13
14	Funeral Society of Ontario	1,387,033	.....	.....	.....	1,387,033	604,265	.....	.....	604,265	1,387,033	604,265	14
15	Grand Orange Lodge of Brit. Amer.	676,349	.....	.....	.....	676,349	317,359	.....	.....	317,359	853,420	417,058	15
16	Hungarian Reformed Federation	43,934	.....	.....	.....	44,029	.....	.....	.....	.....	44,029	.....	16
17	Independent Order Foresters	10,627,397	281,968	.....	.....	10,909,365	3,019,484	277,732	.....	3,297,216	25,653,679	6,834,946	17
18	Knights of Columbus	1,410,764	.....	.....	.....	1,410,764	587,844	.....	.....	587,844	6,080,138	2,384,995	18
19	Labor Zionist Alliance	12,898	273	.....	21,313	34,486	23,434	25	.....	23,459	73,173	61,678	19
20	Lutheran Life	2,284,082	71,787	.....	.....	3,903,945	911,718	23,280	.....	934,998	8,509,229	2,164,894	20
21	Met. Toronto Police W.O. Fund	.....	.....	.....	.....	.....	285,360	.....	.....	285,360	.....	285,360	21
22	National Fraternal Soc. of the Deaf	30,649	2,168	.....	.....	21,720	19,301	1,650	.....	20,951	54,760	22,181	22
23	North American Benefit Assoc.	844,935	.....	.....	3,055	911,807	282,613	282,613	.....	.....	933,223	332,157	23
24	Ont. Secondary School Teacher Fra.	739,973	.....	95,157	.....	835,130	234,858	.....	.....	234,858	835,130	234,858	24
25	Ont. Sec. School Teachers' Sick	.....	251,960	.....	.....	251,960	.....	334,100	.....	334,100	251,960	334,100	25
26	Order of Italo-Canadians	6,062	639	6,421	.....	13,122	6,794	874	.....	7,668	16,434	13,749	26
27	Royal Arcanum	58,860	.....	.....	.....	58,860	17,524	.....	.....	17,524	115,145	95,920	27
28	Serb National Federation	49,067	2,316	.....	.....	51,383	26,750	1,508	.....	28,258	55,401	30,225	28
29	Sons of Scotland Benevolent Fd.	163,963	.....	.....	.....	163,963	226,392	.....	.....	226,392	300,850	449,158	29
30	Ukrainian Fraternal Assoc.	115,220	1,764	.....	.....	116,984	50,500	.....	.....	50,500	169,647	60,500	30
31	Ukrainian Fraternal Society	47,304	808	15,434	.....	63,546	93,100	1,373	.....	94,473	165,240	214,473	31
32	Ukrainian Mutual Benefit	24,073	3,701	.....	.....	27,775	55,195	1,152	.....	56,347	115,634	133,412	32
33	Ukrainian National Aid Assoc.	131,646	.....	.....	.....	131,646	17,604	.....	.....	17,604	131,646	17,604	33
34	Ukrainian National Assoc.	282,572	13,477	.....	7,233	303,282	208,885	.....	.....	208,885	442,634	314,564	34
35	Union of Canada Life	6,488,490	1,001,431	.....	4,170	7,494,091	1,942,738	407,658	.....	2,350,396	7,494,091	2,350,396	35
36	United Commercial Travellers	.....	30,284	13,084	1,196	44,564	.....	33,783	.....	33,783	217,805	186,587	36
37	Workers Benevolent Assoc. Can.	59,368	2,708	12,786	1,449	74,863	120,426	3,144	47,412	169,520	169,193	454,733	37
38	Workmen's Circle	2,000	364	.....	7,751	10,115	2,833	458	.....	3,291	31,056	8,525	38
	Totals—1979	27,888,649	1,970,019	251,418	240,513	34,684,997	11,592,255	1,535,990	47,412	12,608,969	63,885,708	22,762,989	

TABLE V. FRATERNAL SOCIETIES—EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1979

		At End of 1978	Increases: New Issued	Increases: Other	Decreases: Ceased by Death and Maturity	Decreases: Ceased by Lapse and Surrender	Decreases: Other	At End of 1979	Total Canada at End of 1979	
1	Actra Fraternal Benefit Society	11,317,800	463,500	3,702,900	49,500	.....	3,216,300	12,218,400	18,676,000	1
2	Associated Can. Travellers	98,918	4,290	.....	1,936	.....	6,045	95,227	384,375	2
3	Canadian Foresters Life	73,438,541	11,236,107	2,301,061	703,265	4,484,046	2,259,307	79,529,091	196,518,762	3
4	Canadian Slovak Benefit Society	1,545,557	33,000	1,200	48,750	9,666	282	4,089	4,089	4
5	Canadian Slovak League	2,180,250	74,000	2,000	63,000	47,000	.....	2,146,250	3,012,250	5
6	Canadian Woodmen of the World	4,902,880	146,000	157,803	126,241	130,887	52,372	4,897,183	5,223,112	6
7	Civil Service Mutual Benefit	13,860,218	223,500	599,453	187,585	96,910	25,973	14,372,703	14,372,703	7
8	Commercial Travelers Canada	10,892,170	918,800	53,020	221,180	397,700	.....	11,245,110	19,955,970	8
9	Croatian Catholic Union	1,066,363	60,000	27,152	10,750	55,000	94,153	1,058,362	1,203,689	9
10	Croatian Fraternal Union USA	10,360,829	631,000	110,500	202,300	397,760	190,677	10,311,592	13,224,820	10
11	Electrical Workers Benefit Assoc	22,486,400	888,000	1,195,200	256,000	760,000	956,800	22,596,800	43,404,800	11
12	First Catholic Slovak Ladies	456,750	4,000	18,902	10,000	7,000	17,000	462,652	596,284	12
13	First Catholic Slovak Union	1,950,456	57,382	.....	38,633	49,000	.....	1,920,205	3,318,833	13
14	Funeral Society of Ontario	3,806,299	1,387,033	363,187	604,265	.....	.....	4,952,254	4,952,254	14
15	Grand Orange Lodge Brit. Amer	15,635,701	1,461,500	543,683	254,489	396,259	151,654	16,838,482	21,186,875	15
16	Hungarian Reformed Federation	1,445,699	36,000	4,000	14,847	36,000	30,403	1,404,449	1,421,449	16
17	Independent Order Foresters	651,480,700	77,412,620	29,367,978	1,939,683	55,669,305	32,657,852	667,994,458	1,631,319,162	17
18	Knights of Columbus	70,586,332	22,125,922	610,328	172,659	6,219,029	1,990,850	84,940,044	368,268,203	18
19	Labor Zionist Alliance	471,459	.....	219	12,750	17,488	3,845	437,595	1,065,155	19
20	Lutheran Life	111,097,471	10,506,425	980,656	421,957	2,845,692	2,007,792	117,309,111	290,062,263	20
21	Met. Toronto Police W.O. Fund	82,291,410	1,345,370	.....	285,360	2,418,000	522,342	80,411,078	80,411,078	21
22	National Fraternal Soc. of the Deaf	1,149,921	254,500	6,654	10,843	37,601	10,524	1,352,107	2,135,398	22
23	North American Benefit Assoc	64,240,629	6,639,971	305,335	98,977	8,490,665	679,116	61,917,175	62,914,783	23
24	Ont. Secondary School Teachers Fra.	113,784,000	.....	.....	*	*	*	*	*	24
25	Order of Italo Canadians	280,001	30,300	625	6,354	10,250	.....	294,322	400,181	25
26	Royal Arcanum	3,439,439	214,851	131,767	10,464	255,219	6,359	3,514,015	6,013,573	26
27	Serb National Federation	1,281,864	66,000	22,500	22,300	15,000	3,240	1,329,824	1,455,774	27
28	Sons of Scotland Benevolent Fd.	872,564	118,000	274,584	179,579	264,930	31,884	8,788,755	16,644,123	28
29	Ukrainian Fraternal Assoc.	2,734,250	183,500	89,620	54,000	64,000	113,120	2,776,250	3,864,250	29
30	Ukrainian Fraternal Society	2,100,231	65,500	15,500	78,200	36,900	14,000	2,052,131	5,026,191	30
31	Ukrainian Mutual Benefit	1,021,278	5,000	1,337	53,393	6,910	165	967,147	4,305,056	31
32	Ukrainian National Aid Assoc.	3,167,197	474,765	5,500	13,000	91,000	.....	3,543,462	3,543,462	32
33	Ukrainian National Assoc. Inc.	8,078,400	740,000	161,831	170,066	497,734	.....	671,800	11,906,485	33
34	Union of Canada Life	220,365,005	58,984,373	96,384,723	844,483	29,953,723	6,179,522	338,756,373	338,756,373	34
35	Workers Benevolent Assoc. Can.	2,676,397	67,800	66,117	91,100	22,450	41,830	2,654,934	6,299,374	35
36	Workmens Circle	80,811	.....	536	3,303	.....	717	76,627	176,655	36
	Totals—1979	1,516,644,190	196,859,009	137,505,871	7,261,212	113,783,124	51,264,124	1,563,840,057	3,182,023,804	
	Totals—1978	1,424,406,932	208,482,949	54,010,525	7,018,076	97,734,008	49,838,244	1,532,310,078	3,031,445,342	

* Figures not available

TABLE VI. FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO 1979

	Societies	Number at End of 1978	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1979	
1	Actra Fraternal Benefit Society	1,883	5	617	7	.....	.....	453	2,045	1
2	Associated Canadian Travellers	2,250	133	.....	24	179	.....	.....	2,180	2
3	Canadian Foresters Life Insurance Soc.	286	.....	.....	14	.....	.....	2	270	3
4	Croatian Catholic Union of U.S.A.	56	.....	.....	.....	1	.....	.....	51	4
5	Croatian Fraternal Union of America	1,419	6	.....	15	4	34	7	1,338	5
6	Independent Order of Foresters	5,621	852	.....	.....	987	.....	.....	5,486	6
7	Labor Zionist Alliance	55	.....	.....	1	.....	.....	8	43	7
8	Lutheran Life Ins. Soc. of Canada	471	51	(1)	3	33	.....	.....	485	8
9	National Fraternal Soc. of the Deaf	129	.....	.....	.....	.....	.....	11	118	9
10	Ontario Sec. School Teachers Sick	*	*	*	*	*	*	*	*	10
11	The Order of Italo-Canadians	61	.....	.....	.....	1	.....	.....	60	11
12	Serb National Federation	164	.....	.....	1	.....	4	6	150	12
13	Ukrainian Fraternal Assoc.	171	36	.....	.....	13	.....	.....	194	13
14	Ukrainian Mut. Ben. Assoc. of St. Nicholas	79	.....	.....	4	.....	.....	.....	75	14
15	Ukrainian National Assoc. Inc.	850	51	6	.....	40	.....	7	860	15
16	Union of Canada Life Insurance	590	3,177	.....	.....	336	.....	.....	3,431	16
17	United Commercial Travelers of America	2,650	63	77	50	146	.....	59	2,535	17
18	Workers' Benevolent Assoc. Can.	317	.....	.....	7	4	1	12	293	18
19	The Workmen's Circle	.....	.....	.....	.....	.....	.....	.....	.....	19
	Totals	17,052	3,374	699	126	1,744	39	565	19,614	

* Figures not available.

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE PROPERTY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
›stainers Ins. Co.	1,566,241	778,793	49.7	1,937,233	856,464	44.2
›tna Casualty and Surety	2,699,348	169,944	6.2	3,945,697	307,933	7.7
›tna Casualty Co. of Canada	11,050,841	5,353,033	48.4	25,143,994	12,410,412	49.3
›tna Insurance	44,389	*−165,073*	.....	54,479	*−213,873*	.....
›filiated F M	3,412,428	5,694,388	166.8	13,959,693	15,772,046	112.9
›bion Insurance	462,118	217,977	47.1	695,668	270,935	38.9
›lendale Mutual Ins. Co.	12,930,705	3,335,415	25.7	29,322,707	27,498,078	93.7
›lianz Insurance Company	988,497	112,945	11.4	1,610,856	144,146	8.9
›lstate Ins. Co.	.....	*−911*	.....	.....	*−5,970*	.....
›lstate Ins. Co. of Canada	20,843,517	13,210,088	63.3	52,780,869	34,171,981	64.7
›pina Insurance	.....	.....	.....	.....	.....	.....
›merican Bankers Ins. Co. of Fla.	2,042,509	405,930	19.8	4,447,775	1,625,185	36.5
›merican Home Assurance Co.	12,701,792	12,925,548	889.0	49,069,242	27,323,480	55.6
›merican Insurance	979	18,855	1,925.9	*−4,982*	*−58,634*	.....
›merican National Fire Ins.	.....	.....	.....	.....	.....	.....
›merican Road Ins. Co.	31,397	14,670	46.7	107,169	40,067	37.3
›nglo Canada	2,774,175	1,862,291	67.1	3,019,092	2,027,154	67.1
›rgonaut	.....	.....	.....	.....	.....	.....
›rkwright-Boston Mfg. Mutual	4,903,225	1,105,255	22.5	9,584,994	7,107,428	74.1
›lboa Ins.	27,708	24,605	88.8	170,570	183,383	107.5
›loise Ins. Co. Ltd.	3,702	1,460	39.4	32,661	*−7,114*	.....
›ltica-Skandanavia	197,765	83,641	42.2	1,867,994	1,107,841	59.3
›y City General Ins. Co.	513,257	273,256	53.2	524,647	274,320	52.2
›iler Inspection & Ins. Co. of Can.	15,345	2,568	16.7	45,361	4,849	10.6
›ritish Aviation Ins. Co. Ltd.	.....	.....	.....	41,391	47,460	114.6
›ritish Economic Ins. Co. Ltd.	.....	6,355	.....	.....	25,494	.....
›uffalo Ins. Co.	721,464	254,310	35.2	1,238,112	646,978	52.2
›lvert Fire	14,782	51,814	350.5	59,417	37,959	63.8
›nada Accident and Fire Assur. Co.	1,615,699	930,358	57.5	5,853,406	2,754,778	47.0
›nada Security Assur. Co.	.....	*−16,120*	.....	.....	*−20,958*	.....
›nadian Commerce	100,261	25,781	25.7	166,168	29,475	17.7
›nadian General	14,475,843	7,753,168	53.5	25,132,127	13,699,248	54.5
›nadian Home Assurance	991,116	676,618	68.2	21,335,136	11,469,118	53.7
›nadian Indemnity	5,808,707	3,514,899	60.5	25,905,825	14,420,556	55.6
›e Canadian Millers Mutual Fire	843,182	843,231	100.0	843,182	843,231	100.0
›nadian Provincial	1,536,354	920,180	59.8	4,141,826	2,114,745	51.0
›nadian Surety	4,457,637	2,405,341	53.9	10,376,842	5,500,528	53.0
›nadian Universal Ins. Co.	1,658,018	1,160,012	69.9	5,311,736	2,926,171	55.0
›asualty Co. of Canada	4,152,141	2,051,425	49.4	7,670,452	4,296,935	56.0
›entennial Insurance	42,090	*−2,895*	.....	57,378	15,861	27.6
›entral Mutual Insurance Co.	.....	*−20,174*	.....	.....	*−48,548*	.....
›entury Ins. Co. of Canada	5,247	*−3,267*	.....	5,517,992	2,642,169	47.8
›hateau Ins. Co.	10,535,286	9,222,357	87.5	16,379,464	12,998,421	79.3
›hrysler Insurance Co.	.....	*−1,300*	.....	.....	*−1,844*	.....
›itadel General Assur. Co.	2,286,530	627,668	27.4	4,053,423	1,170,317	28.8
›ommerce & Industry of Canada	2,941,452	1,184,797	40.2	9,662,933	6,109,963	63.2
›ommerce Group Insurance Co.	16,027	13,397	83.5	43,641,417	31,818,640	72.9
›ommercial Union Assur. of Can.	30,740,898	18,387,058	59.8	67,909,394	39,498,066	58.1
›ommercial Union Assur. London	124,667	8,687	6.9	370,256	76,048	20.5
›ommonwealth Insurance Co.	3,558,964	2,931,321	82.3	58,578,554	34,257,149	58.4
›onstitution Insurance Co. of Canada	4,196,892	3,044,707	72.5	8,837,780	6,387,836	72.2
›ontinental Insurance	7,855,278	3,816,283	48.5	32,423,717	17,361,033	53.5
›ontinental Insurance Co. of Canada	8,320	30,421	365.6	1,156,740	747,166	64.5
›ontingency Ins. Co. Ltd.	825,429	173,166	20.9	3,511,138	5,225,130	148.8
›o-operative Fire Casualty Co.	3,525,331	1,867,356	52.9	47,750,945	28,037,521	58.7
›o-operators Ins. Assoc.	18,778,051	15,456,855	82.3	18,778,051	15,456,855	82.3
›ornhill Ins. Co.	1,064,621	*−201,777*	.....	5,262,876	2,528,411	48.0
›oronation Insurance	979,590	629,120	64.2	2,675,574	2,698,513	100.8
›umis Insurance	1,670,754	1,078,700	64.5	7,167,074	4,517,515	63.0
›ominion of Canada General	17,158,317	10,799,331	62.9	33,712,118	19,771,664	58.6
›ominion Ins. Corp.	4,454,519	2,660,637	59.7	8,845,625	5,492,705	62.0
›agle Star	243,245	304,545	125.2	250,039	301,731	120.6
›aton/Bay Ins. Co.	1,740,603	1,138,365	65.4	3,937,911	2,660,876	67.5
›cclesiastical Ins. Office	3,595,255	4,652,539	129.4	6,957,651	8,439,750	121.3

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Economical Mutual	28,590,052	20,782,190	72.6	39,357,058	26,797,946	68.0
Elite Insurance	2,114,629	794,416	37.5	18,987,039	15,306,849	80.6
Emmco Insurance	714,330	277,153	38.7	1,481,048	488,208	32.9
Employers Ins. of Wausau A Mutual Co.	886,553	493,386	55.6	2,349,530	1,900,120	80.8
English & American Ins. Co.	518,363	639,182	123.3	1,042,296	1,026,760	98.5
Federal Insurance	12,321,396	7,835,069	63.5	28,256,491	17,575,399	62.1
Federated Mutual Ins. Co.	2,455,583	1,391,381	56.6	8,042,181	3,291,061	40.9
Federation Ins. Co. of Can.	2,853,357	1,639,178	57.4	10,691,759	5,999,194	56.1
Fidelity Ins. of Canada	1,493,151	1,035,939	69.3	3,300,947	1,614,152	48.8
Fire Insurance of Canada	.....	264	.....	.....	*−74,564*	.....
Fireman's Fund Ins. Co.	517,814	*−40,549*	.....	1,718,068	324,814	18.9
Fireman's Fund Ins. Co. of Can.	17,209,476	9,597,266	55.7	40,093,849	24,513,699	61.1
First Nat. Ins. of America	.....	.....	.....	53	.....	.....
Florists Mutual	.....	8,519	.....	.....	8,519	.....
Foremost	.....	61	.....	*−304*	3,184	.....
Foresters Indemnity Co.	1,287,058	1,464,989	113.8	2,501,513	2,712,958	108.4
General Accident Co. of Canada	21,811,096	14,405,642	66.0	46,138,971	27,949,843	60.5
General Ins. of America	560,547	903,384	161.1	2,154,696	1,247,061	57.8
General Security of Canada	1,257,524	1,091,452	86.7	13,007,086	8,921,852	68.5
Gerling Global General	6,868,967	4,512,250	65.6	18,106,543	14,132,261	78.0
Gibraltar General Ins. Co.	8,337,366	6,700,109	80.3	11,760,504	8,826,577	75.0
Gold Circle	28,857	22,602	87.4	28,857	22,602	78.3
Gore Mutual	12,041,041	7,423,884	61.6	16,842,155	9,696,553	57.5
Grain Insurance	1,482,711	1,008,969	68.0	6,663,500	3,260,838	48.9
Great American Insurance	57,495	11,291	19.6	54,505	21,035	38.5
Great Eastern Insurance	386	87,891	22,769.6	468,271	730,311	155.9
Guarantee Co. of N.A.	4,925,486	3,117,608	63.2	10,464,739	6,550,356	62.5
Guardian Insurance of Canada	13,185,000	7,233,000	54.8	59,223,000	32,696,000	55.2
Halifax Insurance	8,416,883	4,497,107	53.4	24,465,143	13,736,280	56.1
Hanover	1,569,254	806,435	51.3	2,125,263	907,205	42.6
Hartford Fire	11,223,395	7,499,451	66.8	20,393,506	13,437,950	65.8
Herald Ins. Co.	344	18	5.2	344	.08	2.3
Highlands Insurance Co.	*−1,376*	.....	.....	3,749	*−1,856*	.....
Home Insurance	2,491,719	1,363,431	54.7	5,527,351	3,087,818	55.8
INA Insurance Co. of Canada	8,526,022	1,888,497	22.1	17,556,457	7,223,695	41.4
Insurance of North America	1,315,888	*−1,195,895*	.....	3,408,981	*−1,944,163*	.....
Insurance Corp. of Ireland	5,451,521	3,279,493	60.1	6,882,831	4,219,330	61.3
Kansa General Ins. Co.	576,554	165,420	28.6	1,486,133	459,487	30.9
Liberty Mutual Fire	3,006,363	1,629,385	54.1	6,531,269	3,094,862	47.3
Liberty Mutal Insurance	566,497	208,934	36.8	650,194	367,372	56.5
Lloyds	16,485,143	7,763,532	47.0	83,443,722	45,350,445	54.3
London and Edinburgh General of Canada	.....	.....	.....	4,398	1,663	37.8
London and Midland	1,478,531	783,375	52.9	3,729,189	1,779,505	1,137.3
London Assurance	*−22,195*	1,122,955	.....	156,456	3,372,543	2,155.5
Lumbermens Mutual Casualty	6,292,331	3,663,949	58.2	11,300,978	4,679,380	41.4
Lumbermens Underwriting Alliance	1,682,131	1,088,668	64.7	9,902,552	2,709,639	27.3
Maplex Gen. Ins. Co.	447,784	206,049	46.0	538,372	206,049	38.2
Marine Indemnity of U.S.A.	.....	.....	.....	4,619	.....	.....
Maritime Insurance	26,386	44,584	168.9	392,853	155,413	39.5
Markel Ins. Co. of Canada	820,058	541,124	65.9	5,936,853	3,316,462	55.8
Maryland Casualty	.....	98,368	.....	.....	*−105,104*	.....
Mortgage Ins. Co. of Canada	601,888	331,065	55.0	762,674	338,365	44.3
Midland Ins. Co.	.....	.....	.....	15,925	*−57,025*	.....
Missisquoi and Rouville	2,654	314	11.8	4,469,047	2,271,642	50.8
Motors Ins. Co.	6,516	.....	.....	24,109	7,335	30.4
National Employers Mutual General	312,951	170,276	54.4	915,375	484,349	52.9
New Rotterdam	232,927	76,664	32.9	426,005	157,249	36.9
New India Assurance	440,843	223,521	50.7	459,688	254,970	55.4
New Hampshire Ins. Co.	2,961,085	2,693,407	90.9	10,432,119	10,150,316	97.2
New Zealand Assurance	70,063	53,729	76.6	129,494	69,411	53.6
Niagara Fire	25	.....	.....	3,789	5,250	138.5
Norman Insurance Co. Ltd.	1,010	.....	.....	1,599,186	848,842	53.0
North Am. Co. for Prop & Casualty	.....	12,897	.....	.....	18,237	.....
Northern Frontier Gen. Ins. Co. Ltd.	2,253	.....	.....	2,253	.....	.....
Northumberland and General Ins. Co.	9,002,253	8,484,742	94.2	31,921,765	27,950,489	87.5
North Waterloo Farmers Mut.	6,752,503	4,236,010	62.7	6,752,503	4,236,010	62.7
Norwich Union Fire	.....	1,067	.....	.....	*−107,274*	.....
Old Republic Ins. Co.	27,477	32,733	119.1	66,511	82,944	124.7
Olympic Insurance	.....	*−5,915*	.....	.....	*−5,793*	.....

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE PROPERTY (Cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
The Omaha Indemnity Co.	311,431	245,249	78.7	1,630,788	877,463	53.8
Ontario Mutual General Ins. Co.	2,227,115	1,675,140	75.2	2,227,115	1,675,140	75.2
Orion Insurance	1,182,563	852,373	72.0	1,355,815	959,621	70.7
Otter-Dorchester Mutual Ins. Co.	3,596,306	8,393,827	233.4	3,596,306	8,393,827	233.4
Pacific Employers	1,153,325	33,237	2.8	1,220,714	36,177	2.9
Pafco Insurance Co. Ltd.	10,445	.....	.....	10,445	.....	.....
La Paix General	88,041	145,242	164.9	4,644,926	2,700,034	58.1
Pearl Assurance Co.	.....	*−15,029*	.....	*−920*	*−71,197*	.....
The Personal Ins. Co. of Can.	1,195,824	905,669	75.7	2,090,768	1,420,096	67.9
Perth Ins. Co.	3,374,242	3,010,495	89.2	4,266,138	3,853,665	90.3
Philadelphia Manufacturers	275,221	122,572	44.5	1,151,881	492,900	42.7
Phoenix Assur. of Canada	10,833,285	6,603,528	60.9	18,134,012	9,877,113	54.4
Phoenix Assur. of London	141,824	49,936	35.2	224,685	87,783	39.0
Pilot	10,261,361	6,266,931	61.0	10,261,361	6,266,931	61.0
Pitts Insurance	4,904,221	2,853,010	58.1	14,628,267	12,519,579	85.5
Portage La Prairie Mutual	847,931	477,294	56.2	10,050,747	4,128,874	41.0
Protection Mutual	5,511,481	2,874,018	52.1	17,158,834	13,524,637	78.8
Providence Washington	273,787	206,089	75.2	757,894	445,025	58.7
Provident Assurance	*−3,435*	*−71,718*	.....	24,370,540	14,936,756	61.2
Prudential Assurance England	8,382,010	4,773,220	56.9	40,702,236	20,600,428	50.6
QBE Insurance Co.	.....	*−2,516*	.....	.....	1,326	.....
Quebec Assurance	96,460	*−2,042*	.....	4,060,670	1,897,953	46.7
Reliance Ins. Co.	5,354,231	2,933,175	54.7	8,727,517	4,591,181	52.6
Retail Lumbermen's Mutual	1,744	.....	.....	49,442	1,684	3.4
Royal Exchange	55,446	57,687	104.0	402,020	314,945	78.3
Royal Ins. Co. of Canada	53,122,521	34,398,814	64.7	141,401,122	86,261,855	61.0
Safeco	3,018,769	1,173,144	38.8	15,024,182	6,388,629	42.5
St. Paul Fire & Marine	7,314,967	3,335,928	45.6	16,015,623	10,372,030	64.7
Scottish & York	3,101,918	2,181,307	70.3	8,089,522	5,252,392	64.9
Seaboard Surety Co.	.....	.....	.....	12	.....	.....
Security Ins. Co. of Hartford	454,875	278,259	61.1	2,436,710	3,065,480	125.8
Security Mutual Casualty	505,876	477,746	94.4	1,671,549	1,060,875	63.4
Security National	467,006	779,418	166.8	1,276,871	1,306,759	102.3
Sentry Ins. A. Mutual Co.	1,005,799	302,009	30.0	2,172,071	917,266	42.2
Simcoe & Erie	5,759,620	3,485,508	60.5	14,796,802	8,876,940	59.9
Sovereign General Ins. Co.	3,330,648	2,771,322	83.2	12,008,900	8,193,136	68.2
Stanstead and Sherbrooke	814,671	158,442	19.4	2,972,893	1,403,361	47.2
State Farm Fire and Casualty	15,932,623	8,332,415	52.2	18,295,612	9,482,559	51.8
Stonewall	.....	.....	.....	.....	20,111	.....
The Strathcona Gen. Ins. Co.	4,849,279	3,964,486	81.7	25,936,664	17,941,727	69.1
Sun Alliance Ins. Co.	8,931,821	3,592,922	40.2	23,461,205	9,770,214	41.6
Switzerland General	10,234	*−8,528*	.....	1,372,167	578,719	42.1
Symons General	947,194	296,370	31.2	2,872,898	854,630	29.7
Tokio Marine & Fire	46,509	11,196	24.0	558,655	237,415	42.4
Toronto General	.....	*−01*	.....	.....	*−01*	.....
Traders General	2,880,058	1,739,403	60.3	6,090,740	3,076,514	50.5
Transamerica Ins. Co.	.....	.....	.....	.....	.....	.....
Transport Indemnity	.....	7,750	.....	.....	7,750	.....
Transport Insurance	237,764	32,165	13.5	539,081	488,025	90.5
Travelers Indemnity	726,343	305,962	42.1	1,527,047	343,719	22.5
Travelers Indemnity of Can.	12,434,991	9,064,386	72.8	36,482,576	27,698,462	75.9
Unigard Mutual	.....	.....	.....	.....	*−61,891*	.....
United Canada Ins. Co.	840,101	648,021	77.1	2,074,266	1,707,170	82.3
United Provinces	48,123	9,858	20.4	13,842,961	7,684,635	55.5
United States Fidelity & Guar.	5,638,694	2,793,270	49.5	8,127,728	3,894,467	47.9
United States Fire	5,396,256	2,508,191	46.4	11,389,483	4,521,194	39.6
Unity Fire & General Ins.	242,173	151,587	62.5	1,063,588	594,898	55.9
Upper Canada	539,402	381,404	70.7	539,402	381,404	70.7
Utica Mutual	882,326	1,387,256	157.2	1,488,710	2,610,311	175.3
Victoria Ins. Co. of Can.	892,441	95,203	10.6	3,582,932	1,708,697	47.6
Waterloo Mutual	10,423,121	6,532,167	62.6	10,423,121	6,532,167	62.6
Wawanesa Mutual	8,318,560	4,699,959	50.4	50,336,430	23,473,737	46.6
Western Assurance	15,850,982	9,061,421	57.1	18,509,464	10,563,799	57.0

TABLE VII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE
PROPERTY (Cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Western General Mutual	8,203,669	7,517,013	91.6	8,203,669	7,517,013	91.6
Yasuda Fire and Marine	395,070	381,283	96.5	2,455,887	1,451,702	59.1
York Fire & Cas. Ins.	1,037,086	539,868	52.0	1,037,086	539,868	52.0
Zurich Ins. Co.	20,201,178	11,783,530	58.3	39,369,409	25,454,965	64.6
RECIPROCALS						
Canners Exchange Subscribers	493,163	1,001,500	203.0	493,163	1,001,500	203.0
Lumbermen's Underwriting Alliance	1,682,131	1,257,264	74.7	1,682,131	1,257,264	74.7
Retail Lumbermen's Inter-Ins.	26,390	250	.9	26,390	250	.9
Warner Reciprocal Insurers	*−4,516*	.....	.....	*−4,516*	.....	.....
Totals—1979	627,901,122	457,818,718	72.9	1,980,362,807	1,220,061,423	61.6
Totals—1978	680,212,104	350,010,096	51.5	1,893,164,963	992,182,098	52.4
Totals—1977	645,388,893	316,772,116	49.1	2,109,808,989	842,278,942	40.1
Totals—1976	541,281,298	297,204,428	54.9	1,774,480,621	826,215,205	46.6
Totals—1975	399,235,187	235,561,465	59.0	1,065,396,450	702,919,894	66.0

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASS OF INSURANCE PROPERTY (cont'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	353,299	44,338	12.5
Amherst Island	12,836	17,505	136.4
Ayr	443,210	314,100	70.9
Bay of Quinte	955,279	610,042	63.9
Bertie & Clinton	769,376	600,883	78.1
Blanshard	199,204	103,936	52.2
Brant	358,636	262,578	73.2
Caradoc Delaware	189,108	99,285	52.5
Cayuga	382,835	112,692	29.4
Culross	192,295	44,611	23.2
Downie	370,319	270,458	73.0
Dufferin	929,194	361,072	38.9
Dumfries	403,793	163,742	40.6
East Williams	279,473	173,585	62.1
Eckfrid	251,346	121,674	48.4
Elma	374,834	227,186	60.6
Erie	458,384	280,752	61.2
Farmers' (Lindsay)	2,681,655	1,236,824	46.1
Formosa	1,239,429	338,488	27.3
Germania	374,648	195,215	52.1
Glengarry	1,065,992	908,553	85.2
Grenville	1,380,259	985,496	71.4
Grey & Bruce	365,414	121,599	33.3
Halwell	843,202	564,266	66.9
Hamilton Township	1,443,261	979,091	67.8
Hay	799,201	700,367	87.6
Howard	611,682	256,895	42.0
Howick	1,000,822	410,850	41.1
Kent & Essex	1,428,873	914,122	64.0
Lambton	1,305,261	557,963	42.7
Lanark	2,862,277	2,056,871	71.9
Lennox & Addington	645,049	368,851	57.2
Lobo	196,597	12,607	6.4
London	327,632	219,475	67.0
McGillivray	279,890	22,069	7.9
McKillop	336,644	237,792	70.6
Norfolk	388,209	366,097	94.3
North Blenheim	424,456	897,722	211.5
North Kent	429,410	244,258	56.9
Oxford	932,032	537,451	57.7
Peel	1,234,622	362,011	29.3
Peel & Maryborough	904,094	583,597	64.6
Prescott	740,187	809,771	109.4
South Easthope	819,696	846,853	103.3
Townsend	225,055	493,937	219.5
Usborne & Hibbert	818,563	401,013	49.0
Wabisa	375,437	173,656	46.3
West Elgin	666,204	244,623	36.7
West Wawanosh	796,554	472,580	59.3
Westminster	151,923	322,518	212.3
Yarmouth	137,109	81,606	59.5
Totals for 1979	35,156,790	21,733,526	61.8
Totals for 1978	29,774,677	18,809,683	63.2
Totals for 1977	25,317,771	12,926,961	51.1
Totals for 1976	21,262,053	10,425,608	49.0
Totals for 1975	17,277,320	8,942,977	51.8

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979 ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	627,901,122	457,818,718	72.9	1,980,362,807	1,220,061,423	61.6
Farmers' Mutuals	35,156,790	21,733,526	61.8	35,156,790	21,733,526	61.8
Totals for 1979	663,057,912	479,552,244	72.3	2,015,519,597	1,241,794,949	61.7
Totals for 1978	709,986,781	368,819,779	51.9	1,922,939,640	1,010,991,781	52.5
Totals for 1977	670,706,664	329,699,077	49.2	2,125,126,760	855,205,885	40.2
Totals for 1976	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6
Totals for 1975	425,560,053	252,848,760	59.4	1,098,920,124	726,803,154	66.1

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979 ACCORDING TO CLASSES OF INSURANCE

HAIL

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
na Insurance	.....	.....	.....	1,217,295	871,917	71.6
erican National Fire Ins.	.....	.....	.....	150,255	174,749	116.3
lo Canada	1,190,404	830,370	69.7	1,190,404	830,370	69.7
Bay City Gen. Ins. Co.	.....	.....	.....	1,277,375	1,172,817	91.8
teau Insurance Co.	.....	8,377,727	.....	.....	9,282,300	.....
tinental Insurance	520,179	1,638,680	315.0	4,514,361	4,451,196	98.6
onation Insurance	611,491	482,121	78.8	611,491	482,121	78.8
eration Insurance Co. of Can.	219,134	107,666	49.1	219,134	107,666	49.1
raltar General Ins. Co.	39,697	4,111	10.3	39,697	4,111	10.3
at American Ins.	.....	.....	.....	1,888,883	1,118,602	59.2
at Eastern Ins.	.....	.....	.....	.....	.....	.....
over	.....	.....	.....	568,533	164,435	28.9
Ins. Co. of Can.	.....	.....	.....	1,492,848	1,249,015	83.6
rance of North America	.....	.....	.....	.....	.....	.....
r-Dorchester Mutual Ins. Co.	547,356	318,750	58.2	547,356	318,750	58.2
iance Insurance Co.	.....	.....	.....	.....	942	.....
Paul Fire and Marine	.....	.....	.....	1,163,046	502,965	43.2
ttish & York	.....	.....	.....	1,098,544	838,606	76.3
coe and Erie	385,021	326,364	84.7	1,236,502	1,246,546	100.8
velers Indemnity	.....	.....	.....	860,076	270,750	31.4
k Fire & Cas. Ins. Co.	.....	.....	.....	.....	.....	.....
Totals—1979	3,513,282	12,085,789	344.0	18,075,800	23,087,858	127.7
Totals—1978	3,126,521	1,730,340	55.3	15,441,825	11,581,968	75.0
Totals—1977	2,887,444	1,863,449	64.5	9,987,330	5,816,558	58.2
Totals—1976	2,269,359	1,774,464	78.2	12,753,369	9,505,305	74.5
Totals—1975	2,351,145	2,150,525	91.4	9,877,807	9,271,229	93.8

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

HAIL (concl.'d)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Norfolk	43,048	18,117	42.1
West Elgin	39,875	1,046	26.2
Totals for 1979	82,923	19,163	23.1
Totals for 1978	66,220	1,960	3.0
Totals for 1977	52,951	118,685	224.1
Totals for 1976	30,334	10,852	35.8
Totals for 1975	26,881	39,820	148.1

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	3,513,282	12,085,789	344.0	18,075,800	23,087,858	127.7
Farmers' Mutuals	82,923	19,163	23.1	82,923	19,163	23.1
Totals for 1979	3,596,205	12,104,952	336.6	18,158,723	23,107,021	127.2
Totals for 1978	3,192,741	1,732,300	54.3	15,508,045	11,583,928	76.4
Totals for 1977	2,940,395	1,982,134	67.4	10,040,281	5,935,243	59.1
Totals for 1976	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4
Totals for 1975	2,378,026	2,190,345	92.1	9,904,688	9,311,049	94.0

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
stainers Ins. Co.	6,472,124	3,803,858	58.7	8,370,217	5,113,543	61.0
tna Casualty and Surety	370,070	*−359,147*	.....	939,931	*−1,089,725*	....
tna Casualty Co. of Can.	6,582,307	4,144,984	62.9	16,361,128	11,379,666	69.5
tna Insurance	33,069	16,376	49.5	33,472	9,385	28.0
filiated F M	1,440	2,149	149.2	1,440	1,032	71.6
bion Insurance	1,937,297	1,230,002	63.4	1,988,403	1,180,292	59.3
lstate Ins. Co.	2,539	105,403	415.1	3,400	109,997	323.5
lstate Ins. Co. of Canada	59,934,024	42,881,980	71.5	115,179,599	78,361,036	68.0
pina Insurance	.....	15,100	.....	.....	15,100	....
nerican Bankers Ins. Co. of Fla.	.....	15,089	.....	.....	15,089	....
nerican Home Assurance Co.	809,940	*−596,250*	.....	1,956,869	*−395,062*	....
nerican Insurance	*−234,791*	*−244,802*	.....	*−850,994*	*−548,078*	....
nerican Mutual Liability	72,074	32,099	44.5	124,551	*−2,582*	....
nerican Re-Ins. Co.	.....	.....	.....	*−509*	.....	....
nerican Road Ins. Co.	614,849	291,162	47.3	2,001,324	1,334,454	66.6
nglo Canada	1,309,702	910,698	69.5	1,325,370	918,752	69.3
ilboa Ins. Co.	*−25*	*−344*	.....	*−25*	*−344*	....
ıy City General Ins. Co.	2,112,572	1,250,568	59.1	2,118,603	1,250,568	59.0
iffalo Ins. Co.	577	.....	.....	577	.....	....
ilvert Fire	40	*−830*	.....	138	*−830*	....
ınada Accident and Fire Assur. Co.	2,502,921	2,018,558	80.6	10,159,211	7,166,330	70.5
ınada Security Assur. Co.	.....	16,442	.....	.....	*−1,980*	....
ınadian Commerce	459,579	219,323	47.7	708,865	301,420	42.5
ınadian General	22,719,429	17,972,780	79.1	45,224,520	32,767,794	72.4
ınadian Home Assurance	885,337	447,271	50.5	24,229,494	19,467,545	80.3
ınadian Indemnity	8,904,590	5,518,886	61.9	25,240,367	16,998,160	67.3
ınadian Provincial	2,508,089	1,838,854	73.3	6,359,922	5,646,563	88.7
ınadian Surety	6,459,047	4,914,555	76.0	11,727,229	8,695,111	74.1
ınadian Universal Ins. Co.	2,089,604	2,263,628	108.3	7,138,300	6,115,396	85.6
asualty Co. of Canada	8,761,217	7,530,788	85.9	12,645,329	10,801,797	85.4
entennial Insurance	4,492	.....	.....	4,492	.....	....
entral Mutual Insurance Co.	.....	*−48,492*	.....	.....	*−86,052*	....
entury Ins. Co. of Canada	*−30*	3,176	.....	607,190	257,109	42.3
hateau Ins. Co.	2,878,142	1,241,538	43.1	4,200,097	1,950,629	46.4
hrysler Ins. Co.	527,235	308,488	58.5	1,416,451	776,115	54.7
itadel General Ins. Co.	4,061,755	2,814,059	69.2	4,700,520	3,375,171	71.8
oachman Ins. Co.	246,966	171,640	69.4	246,966	171,640	69.4
ommerce & Industry of Canada	26,908	10,029	37.2	70,630	50,845	71.9
ommerce Group Ins. Co.	3,973	*−18,330*	.....	55,667,138	42,112,269	75.6
ommercial Union Assurance of Canada	49,315,092	39,927,770	80.9	85,602,286	67,279,726	78.5
ommonwealth Insurance Co.	547	155,039	28,343.5	8,099	140,849	1,739.0
onstitution Ins. Co. of Canada	17,045,094	12,185,770	71.1	24,038,714	20,621,323	85.7
ontinental Insurance	5,567,457	4,066,325	73.0	14,992,374	13,069,869	87.1
ontinental Ins. Co. of Canada	20,460	9,641	47.1	377,286	307,389	81.4
ontingency Ins. Co. Ltd.	463,469	116,410	25.1	638,297	307,510	48.1
o-operative Fire Casualty Co.	393,315	360,663	91.6	81,317,028	57,837,782	71.1
o-operators Ins. Assoc.	141,934,557	102,621,938	.....	141,934,557	102,621,938	72.3
ornhill Ins. Co.	2,076,042	839,628	40.4	8,286,122	4,537,650	54.7
oronation Insurance	368,880	230,930	62.6	482,127	159,557	33.0
umis Insurance	11,848	1,372	11.5	24,200	2,213	9.1
ominion of Canada General	35,088,665	27,218,458	77.5	48,314,641	37,897,427	78.4
ominion Ins. Corp.	6,609,713	4,888,058	73.9	8,202,212	5,650,878	68.8
agle Star	.....	*−170*	.....	.....	*−9,775*	....
aton/Bay Insurance Co.	3,716,507	3,483,874	93.7	5,981,824	5,271,337	88.1
conomical Mutual	36,030,250	26,176,857	72.6	43,283,971	31,960,685	73.8
lite Insurance	.....	*−7,566*	.....	.....	38,840	....
mmco Insurance	23,702	66,894	282.2	53,516	84,765	158.3
mployers Ins. of Wausau — A. Mutual Co.	1,997,097	1,458,629	73.0	4,698,675	3,158,920	67.2
nglish & American Ins. Co.	.....	.....	.....	.....	2,525	....
ederal Insurance	2,410,812	1,881,361	78.0	10,914,683	7,366,742	67.4
ederated Mutual Ins. Co.	3,972,765	2,382,209	59.9	8,606,665	5,188,945	60.2
ederation Ins. Co. of Can.	3,821,865	3,231,059	84.5	9,598,920	7,263,765	75.6
idelity Ins. of Canada	2,025,256	1,514,633	74.7	5,351,761	3,400,015	63.5

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fire Insurance of Canada	.....	*−2,240*	.....	*−04*	81,982	....
Fireman's Fund Ins. Co.	17,353	130,244	750.5	*−17,993*	*−32,591*	....
Fireman's Fund Ins. Co. of Can.	44,163,186	33,941,819	76.8	76,416,941	63,219,745	82.7
First Nat. Ins. of America	1,462,902	1,142,950	78.1	3,223,749	2,158,723	66.9
General Accident of Canada	37,378,185	27,079,616	72.4	56,133,810	40,065,368	71.3
General Ins. of America	258,870	152,914	59.0	525,253	423,616	80.6
General Security of Canada	2,139,108	1,511,635	70.6	20,179,108	19,461,660	96.4
Gerling Global General	3,214,348	2,306,012	71.7	6,219,087	3,573,967	57.4
Gibraltar General Ins. Co.	5,980,844	5,174,592	86.5	8,412,630	6,601,806	78.4
Gold Circle	86,571	145,551	168.1	86,571	145,551	168.1
Gore Mutual	23,029,923	16,254,893	70.5	27,623,175	19,549,807	70.7
Great Eastern Insurance	906	1,235,072	.....	1,052,007	3,177,988	302.0
Guarantee of N.A.	7,189,642	4,583,694	63.7	14,970,428	9,960,606	66.5
Guardian Ins. of Canada	20,080,000	14,019,000	69.1	57,294,000	42,452,000	74.0
Halifax Insurance	11,166,814	9,022,202	80.7	24,111,921	18,235,393	75.6
Hartford Fire	8,921,847	7,973,556	89.3	11,398,608	11,708,951	102.7
Herald Insurance Co.	.....	.....	.....	1,818	56	.3
Highland Insurance Co.	*−3,400*	*−913*	.....	11,020	*−805*	....
Home Insurance	14,508,394	11,258,797	77.6	28,563,401	19,775,669	69.2
Ideal Mutual	81,250	636	.8	125,570	25,710	20.4
INA Ins. Co. of Can.	3,624,511	2,350,929	64.8	4,415,144	2,509,504	56.8
Insurance of North America	923,737	*−1,270,051*	.....	994,180	*−997,767*	....
Insurance Corp. of Ireland	1,819,145	1,558,200	85.6	2,001,634	1,749,904	87.4
Kansa Gen. Ins. Co.	485,228	203,594	41.9	710,505	310,490	43.6
Liberty Mutual Fire	21,016,711	19,636,825	93.4	38,170,899	29,190,520	76.4
Liberty Mutual Insurance	12,208	2,435,958	1,995.3	14,963	4,229,048	2,826.3
Lloyds	3,969,912	5,100,050	128.4	26,777,199	23,618,552	88.2
London & Edinburgh	1,584	434,171	2,740.9	2,214,492	2,940,433	132.7
London & Midland	*−149*	*−1,473*	.....	*−1,865*	*−48,839*	....
London Assurance	*−40,560*	4,557,828	.....	*−87,852*	8,266,654	....
Lumbermens Mutual Casualty	11,384,987	6,941,689	60.9	11,599,700	6,931,742	59.7
Maplex Gen. Ins. Co.	588,939	426,993	72.5	794,399	447,448	56.3
Markel Ins. Co. of Canada	3,925,766	4,743,336	120.8	10,343,050	11,277,358	109.0
Maryland Casualty	*−19*	107,741	.....	*−111*	132,447	....
Missisquoi & Rouville	3,977,977	2,212,302	55.6	12,274,865	7,118,432	57.9
Motors Ins. Co.	1,925,141	1,720,422	89.3	4,979,474	4,467,286	89.7
National Employers	347,037	253,847	73.1	691,588	532,854	77.0
New Hampshire Insurance Co.	35,849	*−3,203*	.....	121,840	84,881	69.6
Niagara Fire	291	1,790	615.1	1,506	1,790	118.8
Norman Insurance	.....	.....	.....	1,031,843	792,050	76.7
North American. Co. of Prop. & Cas.	.....	.....	.....	.....	.....	....
Northumberland Gen. Ins. Co.	1,391,641	1,110,026	79.7	12,774,002	10,834,512	84.8
Norwich Union Fire	.....	*−65,163*	.....	.....	*−123,286*	....
Old Republic Ins. Co.	20,950	*−06*	.....	90,707	*−11*	....
Olympic Ins. Co.	.....	*−50*	.....	.....	*−50*	....
Omaha Indemnity	294,779	.....	.....	602,941	222,553	36.9
Ontario Motorists Ins. Co.	7,663,567	5,894,970	76.9	7,663,567	5,894,970	76.9
Ontario Mutual Gen. Ins. Co.	70,691	11,740	16.6	70,691	11,740	16.6
Orion Insurance	.....	*−226*	.....	.....	*−344*	....
Otter-Dorchester Mutual Ins. Co.	1,043,992	620,838	59.4	1,043,992	620,838	59.4
Pacific Employers	18,732	5,193	27.7	18,999	917	4.8
Pafco Ins. Co. Ltd.	7,132,147	4,843,864	67.9	7,132,147	4,843,864	67.9
La Paix General	72,660	63,146	86.9	3,208,240	2,146,651	66.9
Pearl Assurance Co.	*−05*	*−60,200*	.....	*−12*	*−88,793*	....
The Personal Ins. Co. of Canada	7,029,380	6,304,012	89.6	10,850,842	9,238,885	85.9
Perth Ins. Co.	4,280,750	3,406,760	79.5	5,747,588	4,403,494	76.6
Phoenix Assur. of Canada	18,572,777	12,917,647	69.5	26,144,835	18,993,237	72.6
Pilot	36,277,673	24,715,490	68.1	36,277,673	24,715,490	68.1
Pitts Insurance	4,244,534	2,347,292	55.3	8,831,495	5,743,597	65.0
Portage La Prairie Mutual	1,423,048	1,009,302	70.9	4,451,758	3,030,279	68.0
Premier Insurance	199,772	14,600	7.3	199,772	14,600	7.3
Provident Assurance	19,912	*−57,572*	.....	19,696,438	13,939,235	70.7
Prudential Assurance England	11,559,020	8,174,737	70.2	54,465,814	37,261,565	68.4
QBE Insurance Co.	.....	2,952	.....	.....	6,278	....
Quebec Assurance	38,756	2,273	5.8	4,510,691	3,925,107	87.0
Reliance Ins. Co.	3,339,640	2,567,543	76.8	3,328,195	2,368,370	71.1

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
yal Ins. Co. of Can.	118,782,172	99,175,304	83.4	230,925,099	196,109,708	84.9
feco	9,502,527	6,265,999	65.9	15,564,271	9,142,911	58.7
Paul Fire & Marine	600,437	388,409	64.6	721,808	433,101	60.0
ottish & York	15,582,126	11,048,042	70.9	21,248,289	16,134,413	75.9
curity Ins. Co. of Hartford	.....	.....	.....	*−1,266*	*−3,839*	....
curity Mutual Casualty	1,777,642	1,178,591	66.3	4,351,100	2,984,418	68.5
ntry Insurance A Mutual Co.	73,176	15,437	21.0	74,650	13,643	12.5
mcoe & Erie	3,658,513	3,974,823	108.6	14,255,533	11,817,058	82.8
vereign General Ins. Co.	4,164,420	3,960,537	95.1	14,042,002	11,550,588	82.2
anstead & Sherbrooke	715,729	443,417	61.9	4,564,004	3,271,448	71.6
ate Farm Mutual Auto	70,075,685	55,329,385	78.9	78,164,863	61,126,824	78.2
n Alliance Ins. Co.	8,994,533	2,571,682	28.5	18,995,428	5,137,837	27.0
vitzerland General	.....	*−5,603*	.....	949,521	694,809	73.1
kio Marine & Fire	14,247	5,267	36.9	30,807	5,720	18.5
ronto General	747,505	453,156	60.6	747,495	449,545	60.1
aders General Ins. Co.	4,703,254	2,855,749	60.7	7,429,795	4,451,692	59.9
ansport Indemnity	.....	51,316	.....	7,952	*−315,821*	....
ansport Insurance	2,265,396	1,082,225	7.7	5,577,459	2,969,214	53.2
avelers Indemnity	438,688	680,590	155.1	784,170	1,011,063	128.9
avelers Indemnity of Can.	22,657,864	23,777,930	104.9	50,986,886	42,805,041	83.9
nigard Mutual	.....	31,088	.....	.....	64,889	....
nited Canada Insurance Co.	4,837,844	2,482,400	51.3	12,034,449	7,480,836	62.1
nited Provinces	36,783	*−16,792*	.....	14,577,629	8,791,936	60.3
nited States Fidelity & Guar.	6,144,790	4,168,677	67.8	7,321,318	5,193,428	70.9
nited States Fire	193,406	235,793	121.9	440,763	322,275	73.1
nity Fire & General Ins.	540,365	214,316	39.6	2,852,917	1,985,688	69.6
tica Mutual	102,140	181,849	178.0	176,059	217,403	123.4
ictoria Ins. Co. of Can.	259,502	220,212	84.8	1,170,342	876,637	74.9
aterloo Mutual	9,959,150	7,499,562	75.3	9,959,150	7,499,562	75.3
awanesa Mutual	20,340,629	14,348,369	70.5	78,306,447	57,417,095	73.3
estern Assurance	40,205,504	32,273,083	80.2	44,146,646	35,518,076	80.4
ork Fire & Cas. Ins. Co.	2,561,592	2,361,387	92.1	2,561,592	2,361,387	92.1
urich Ins. Co.	52,646,257	40,775,652	77.4	73,368,075	57,698,517	78.6
RECIPROCALS						
ruck Insurance Exchange	29	131	451.7	29	131	451.7
Totals—1979	1,196,901,841	912,693,199	76.2	2,239,432,383	1,695,739,980	75.7
Totals—1978	1,134,525,049	842,188,354	74.2	2,075,291,776	1,508,957,495	72.7
Totals—1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals—1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Totals—1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES FOR INSURANCE
AUTOMOBILE

Companies	Ontario: Direct Premiums Written	Ontario: Direct Losses and Adjustment Expenses Incurred	Ontario: Ratio
FARMERS' MUTUALS	$	$	%
Algoma	51,586	25,369	49.2
Ayr	25,575	8,377	32.8
Elma	94,868	23,808	25.1
Farmers' (Lindsay)	169,174	48,076	28.4
Hay	63,089	22,457	35.6
Howard	40,120	19,194	47.8
McGillivray	2,166	95	4.4
Norfolk	2,959	803	27.1
North Blenheim	17,626	4,712	26.7
Oxford	86,060	41,154	47.8
Peel	21,908	6,496	29.7
Peel & Maryborough	34,902	11,663	33.4
South Easthope	26,010	10,043	38.6
Wabisa	29,625	8,840	29.8
West Elgin	52,984	23,147	43.7
Totals for 1979	718,652	254,234	35.4
Totals for 1978	249,944	54,191	21.7

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE

Companies	Ontario: Direct Premiums Written	Ontario: Direct Losses and Adjustment Expenses Incurred	Ontario: Ratio	Canada: Direct Premiums	Canada: Direct Losses and Adjustment Expenses Incurred	Canada: Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	1,196,901,841	912,693,199	76.2	2,239,432,383	1,695,739,980	75.7
Farmers' Mutuals	718,652	254,234	35.4	718,652	718,234	35.4
Totals for 1979	1,197,620,493	912,947,433	76.2	2,240,151,035	1,696,458,214	75.7
Totals for 1978	1,134,774,993	842,242,545	74.2	2,075,541,720	1,509,011,686	72.7
Totals for 1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals for 1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Totals for 1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
stainers Ins. Co.	3,611,676	1,560,134	43.1	4,555,477	2,065,228	45.3
na Casualty and Surety	260,860	*−463,484*	.....	772,640	*−1,255,011*	....
na Casualty Co. of Canada	3,699,833	2,222,045	60.0	8,427,199	4,852,790	57.5
na Insurance	17,773	3,249	18.2	18,111	17,832	98.4
iliated FM	1,440	2,149	149.2	1,440	1,032	71.6
ion Insurance	1,115,203	535,535	48.0	1,151,196	467,581	40.6
state Ins. Co.	2,455	48,135	1960.6	2,819	53,068	1882.5
state Ins. Co. of Canada	35,510,980	23,944,538	67.4	62,956,618	40,895,517	64.9
ina Insurance	.....	6,594	.....	.....	6,594	....
erican Bankers Ins. Co. of Fla.	.....	15,052	.....	.....	15,052	....
erican Home Assurance Co.	770,031	*−603,779*	.....	1,918,097	*−358,243*	....
erican Insurance	*−151,411*	*−131,648*	.....	*−559,227*	*−228,945*	....
erican Mutual Liability	67,945	41,016	60.3	110,492	1,921	1.7
erican Re-Ins. Co.	.....	.....	.....	*−509*	.....	....
erican Road Ins. Co.	.....	.....	.....	.....	.....	....
glo Canada	720,385	374,679	52.0	728,611	378,465	51.9
lboa Ins. Co.	.....	.....	.....	.....	.....	....
y City General Ins. Co.	1,185,999	577,927	48.7	1,189,293	577,927	48.5
ffalo Ins. Co.	577	.....	.....	577	.....	....
lvert Fire	.....	.....	.....	.....	.....	....
nadian Accident & Fire Assurance Co.	1,408,135	1,185,198	84.1	5,432,052	3,820,758	70.3
nada Security Assur. Co.	.....	32,561	.....	.....	21,595	....
nadian Commerce	257,413	115,906	45.0	382,487	136,382	35.6
nadian General	12,891,027	9,538,356	73.9	24,859,139	16,529,013	66.4
nadian Home Assurance	519,659	213,696	41.1	12,840,713	9,601,971	74.7
nadian Indemnity	5,407,721	2,792,754	51.6	14,358,563	8,123,114	56.5
nadian Provincial	1,485,997	870,397	58.5	3,557,366	2,319,800	65.2
nadian Surety	3,433,579	2,423,738	70.5	6,140,399	4,255,581	69.3
nadian Universal Ins. Co.	1,155,165	1,445,955	125.1	3,667,924	3,599,367	98.1
sualty Co. of Canada	4,784,864	4,308,279	90.0	6,766,529	6,219,895	91.9
entennial Insurance	4,492	.....	.....	4,492	.....	....
entral Mutual Insurance Co.	.....	*−35,746*	.....	.....	*−67,569*	....
entury Ins. Co. of Canada	2	31,773	.....	341,194	105,651	30.9
nateau Ins. Co.	1,639,217	666,750	40.6	2,274,875	1,051,707	46.2
hrysler Ins. Co.	.....	.....	.....	.....	.....	....
itadel General Ins. Co.	2,350,823	1,353,863	57.5	2,705,917	1,633,152	60.3
oachman Ins.	236,469	171,640	72.5	236,469	171,640	72.5
ommerce & Industry of Canada	16,145	2,749	17.0	42,378	14,464	34.1
ommerce Group Ins. Co.	2,112	*−27,145*	.....	27,986,759	19,877,194	71.0
ommercial Union Assur. of Can.	28,855,493	22,109,693	76.6	46,575,905	34,609,227	74.3
ommonwealth Insurance Co.	328	171,045	52147.8	7,842	155,847	1987.3
onstitution Ins. Co. Canada	10,534,775	6,692,083	63.5	14,206,155	11,866,894	83.5
ontinental Insurance	2,968,963	2,309,239	77.7	7,266,862	6,838,874	94.1
ontinental Ins. Co. of Can.	15,164	6,184	40.7	190,467	184,880	97.0
ontingency Ins. Co. Ltd.	244,776	40,322	16.4	325,157	90,838	27.9
o-operative Fire & Casualty Co.	231,164	199,372	86.2	45,368,768	30,428,608	67.0
o-operators Ins. Assoc.	78,317,970	54,083,697	69.0	78,317,970	54,083,697	69.0
ornhill Ins. Co.	1,207,245	166,518	13.7	4,363,136	1,697,384	38.9
oronation Insurance	186,013	84,470	45.4	235,853	21,196	9.0
umis Insurance	10,788	1,372	12.7	22,035	2,213	10.0
ominion of Canada General	19,864,639	14,521,084	73.1	26,430,599	19,508,463	73.8
ominion Ins. Corp.	3,370,652	2,953,860	87.6	4,179,093	3,429,082	82.0
agle Star	.....	*−170*	.....	.....	*−13,929*	....
aton/Bay Ins. Co.	2,113,121	1,944,988	92.0	3,283,454	2,820,086	85.8
conomical Mutual	19,792,697	13,130,184	66.3	23,652,003	16,253,748	68.7
lite Insurance	.....	*−6,823*	.....	.....	53,551	....
mmco Insurance	.....	.....	.....	.....	.....	....
mployers Ins. of Wausau - A Mutual Co.	1,204,557	965,907	80.1	2,677,034	1,724,944	64.4
nglish & American Ins. Co.	.....	.....	.....	.....	*−2,286*	....
ederal Insurance	1,356,927	1,173,099	86.4	5,413,663	3,468,017	64.0
ederated Mutual Ins. Co.	2,193,691	1,202,577	54.8	4,265,655	2,398,804	56.2
ederation Ins. Co. of Can.	2,184,955	1,814,652	83.0	5,053,938	3,500,117	69.2
idelity Ins. of Canada	1,135,640	876,260	77.1	2,877,447	1,755,350	61.0

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fire Insurance of Canada	.....	2,320	.....	.....	87,002	....
Fireman's Fund Ins. Co.	1,210	118,039	9755.2	*−28,912*	*−123,167*	....
Fireman's Fund Ins. Co. of Can.	25,885,674	18,728,200	72.3	40,753,955	30,559,258	74.9
First Nat. Ins. of America	844,008	688,351	81.5	1,756,082	1,215,828	69.2
General Accident of Canada	19,773,357	15,071,139	76.2	28,834,450	20,776,852	72.0
General Ins. of America	155,989	63,294	40.5	290,540	174,704	60.1
General Security of Canada	1,257,307	770,834	61.3	10,476,479	9,537,774	91.0
Gerling Global General	1,750,908	1,188,414	67.8	3,652,841	1,841,411	50.4
Gibraltar General Ins. Co.	3,347,046	2,417,950	72.2	4,560,146	2,953,010	64.7
Gold Circle	42,852	32,225	75.2	42,852	32,225	75.2
Gore Mutual	12,880,577	8,401,930	65.2	15,439,277	10,071,800	65.2
Great Eastern Insurance	687	1,186,682	1727.3	517,794	2,724,138	526.1
Guarantee of N.A.	4,183,535	2,380,094	56.8	7,876,215	4,427,361	56.2
Guardian Insurance of Canada	11,586,000	7,367,000	63.5	30,566,000	18,702,000	61.1
Halifax Insurance	5,972,001	4,706,334	78.8	12,300,760	8,910,347	72.4
Hartford Fire	5,201,524	4,411,970	84.8	6,351,739	6,359,789	100.1
Herald Ins. Co.	.....	.....	.....	569	22	....
Highland Insurance Co.	*−3,400*	*−913*	.....	9,953	*−5,307*	....
Home Insurance	7,557,195	6,052,587	80.0	14,532,571	9,938,534	68.3
Ideal Mutual	81,109	636	.7	125,429	27,172	21.6
INA Ins. Co. of Can.	2,123,074	1,356,624	63.8	2,539,194	1,359,924	53.5
Insurance of North America	946,680	*−1,139,980*	.....	1,003,353	*−908,531*	....
Insurance Corp. of Ireland	1,087,844	889,315	81.7	1,168,290	970,648	83.0
Kansa Gen. Ins. Co.	.....	.....	.....	.....	.....	....
Liberty Mutual Fire	11,236,388	12,526,718	111.4	19,784,435	16,946,031	85.6
Liberty Mutual Insurance	11,684	1,490,057	127.5	12,742	2,527,804	19838.3
Lloyds	2,198,445	3,824,720	173.9	13,830,548	14,703,082	106.3
London & Edinburgh	406	369,988	911.3	1,048,521	1,992,233	190.0
London & Midland	.....	*−303*	.....	.....	*−40,337*	....
London Assurance	*−40,560*	3,730,351	.....	*−87,852*	6,988,912	....
Lumbermens Mutual Casualty	6,577,280	3,602,083	54.7	6,772,282	3,605,294	53.2
Maplex Gen. Ins. Co.	337,378	75,913	22.5	441,080	96,368	21.8
Markel Ins. Co. of Canada	2,087,760	2,798,647	134.0	5,405,809	7,154,512	132.3
Maryland Casualty	*−5*	104,227	.....	*−62*	182,235	....
Missisquoi & Rouville	1,894,334	969,131	51.1	5,997,929	2,911,232	48.5
Motors Insurance Co.	.....	.....	.....	.....	.....	....
National Employers	194,330	124,595	64.1	361,784	262,483	72.5
New Hampshire Insurance Co.	35,833	*−4,367*	.....	121,892	80,227	65.8
Niagara Fire	130	.....	.....	589	.....	....
Norman Insurance	.....	.....	.....	525,795	349,275	66.4
North American Co. of Prop. Casualty	.....	.....	.....	.....	.....	....
Northumberland General Ins. Co.	1,135,812	754,768	66.4	8,092,097	7,869,675	97.2
Norwich Union Fire	.....	*−45,530*	.....	.....	*−83,300*	....
Old Republic Ins. Co.	20,950	.....	.....	91,089	.....	....
Olympic Ins. Co.	.....	.....	.....	.....	.....	....
Omaha Indemnity	.....	.....	.....	289,849	76,519	26.3
Ontario Motorist Ins. Co.	4,229,049	3,395,352	80.2	4,229,049	3,395,352	80.2
Ontario Mutual General Ins. Co.	38,589	1,600	4.1	38,589	1,600	4.1
Orion Insurance	.....	*−226*	.....	.....	*−344*	....
Otter-Dorchester Mutual Ins. Co.	518,821	105,830	20.3	518,821	105,830	20.3
Pacific Employers	10,882	4,153	38.1	11,149	*−47*	....
Pacfo Ins. Co. Ltd.	5,476,945	3,106,120	56.7	5,476,945	3,106,120	56.7
La Paix General	37,492	49,508	132.0	1,635,133	772,003	47.2
Pearl Assurance Co.	*−5*	*−56,656*	.....	*−12*	*−83,778*	....
The Personal Ins. Co. of Canada	3,714,575	3,118,802	83.9	5,675,842	4,459,752	78.5
Perth Ins. Co.	2,290,271	1,819,164	79.4	3,074,699	2,289,113	74.4
Phoenix Assur. of Canada	9,304,357	6,362,273	68.3	12,953,544	9,414,426	72.6
Pilot	19,134,974	15,101,174	78.9	19,134,974	15,101,174	78.9
Pitts Insurance	2,887,802	1,616,416	55.9	6,938,470	4,335,934	62.4
Portage La Prairie	743,286	536,929	72.2	2,272,859	1,548,959	68.1
Premier Insurance	130,406	.....	.....	130,406	.....	....
Provident Assurance	10,400	*−85,111*	.....	10,287,870	4,782,753	46.4

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
udential Assurance England	6,447,566	5,234,119	81.1	27,415,763	18,468,020	67.3
3E Insurance Co.	.....	4,584	.....	.....	8,251	....
iebec Assurance	22,306	3,960	17.7	2,316,412	1,842,683	79.5
liance Ins. Co.	1,991,447	1,373,788	68.9	1,981,450	1,190,659	60.9
yal Insurance Co. of Canada	67,574,870	48,471,405	71.7	123,550,917	88,996,660	72.0
feco	4,836,426	3,801,030	78.5	7,614,255	5,121,847	67.2
. Paul Fire & Marine	339,822	209,052	61.5	391,007	249,217	63.7
ottish & York	8,369,137	6,423,655	76.7	11,448,117	8,587,693	75.0
curity Ins. Co. of Hartford	.....	.....	.....	*−1,139*	*−8,263*	....
curity Mutual Casualty	1,004,059	650,183	64.7	2,336,737	1,538,404	65.8
ntry Insurance A. Mutual Co.	28,150	358	1.2	29,624	425	1.4
mcoe & Erie	2,253,082	2,799,205	124.2	7,406,932	6,742,561	91.0
vereign General Ins. Co.	1,594,379	1,535,373	96.2	6,000,833	5,375,673	89.5
anstead & Sherbrooke	394,397	207,684	52.6	2,327,240	1,614,689	69.3
ate Farm Mutual Auto	40,092,156	30,428,936	75.8	44,246,750	33,563,368	75.8
n Alliance Ins. Co.	4,958,861	224,347	4.5	10,158,389	*−129,746*	....
vitzerland General	.....	*−11*	.....	551,851	395,366	71.6
kio Marine & Fire	11,431	5,391	47.1	25,150	6,475	25.7
oronto General	420,620	210,829	50.1	420,618	207,853	49.4
raders General Ins. Co.	2,545,366	1,348,457	52.9	3,766,084	2,063,484	54.7
ransport Indemnity	.....	15,816	.....	7,209	*−269,946*	....
ransport Insurance	2,058,049	795,881	38.6	5,099,866	2,093,730	41.0
ravelers Indemnity	425,390	610,909	143.6	758,004	827,866	109.2
ravelers Indemnity of Canada	12,313,078	14,755,983	119.8	25,909,633	22,978,437	88.6
nigard Mutual	.....	26,700	.....	.....	137,297	....
nited Canada Insurance Co.	2,556,566	1,111,682	43.4	6,339,878	2,979,513	46.9
nited Provinces	19,790	*−15,838*	.....	7,316,306	3,504,619	47.9
nited States Fidelity & Guar.	3,535,656	2,313,185	65.4	4,185,329	2,897,815	69.2
nited States Fire	117,119	44,453	37.9	264,395	77,174	29.1
nity Fire & General Ins.	305,458	87,157	28.5	1,434,317	947,567	66.0
tica Mutual	102,140	144,562	141.5	176,059	170,446	96.8
ictoria Ins. Co. of Can.	209,993	226,450	107.8	757,995	843,700	111.3
Vaterloo Mutual	5,569,809	4,216,330	75.6	5,569,809	4,216,330	75.6
Vawanesa Mutual	10,914,302	6,900,547	63.2	40,644,010	28,012,510	68.9
Vestern Assurance	22,895,901	16,773,296	73.2	25,085,929	18,409,214	73.3
ork Fire & Cas. Ins. Co.	1,494,810	1,306,033	87.3	1,494,810	1,306,033	87.3
urich Ins. Co.	30,027,573	20,577,432	68.5	40,985,526	29,113,987	71.0
RECIPROCALS						
ruck Insurance Exchange	29	131	451.7	29	131	451.7
otals—1979	672,519,048	490,574,904	72.9	1,203,435,657	858,345,756	71.3
otals—1978	659,825,495	513,141,018	77.8	1,134,675,569	897,445,839	79.1
otals—1977	629,696,039	487,157,192	77.3	1,314,813,616	980,085,370	74.5
otals—1976	549,929,363	428,370,652	77.9	1,187,825,440	851,540,013	71.7
otals—1975	477,956,087	342,314,548	71.6	916,302,585	672,478,876	73.4

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY

Companies	Ontario		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	26,759	5,989	22.4
Ayr	13,591	760	5.6
Elma	50,602	4,871	9.6
Farmers' (Lindsay)	83,399	14,165	15.8
Hay	31,758	4,310	13.6
Howard	20,504	8,922	43.5
McGillivray	1,032	.....	.....
Norfolk	1,483	.....	.....
North Blenheim	9,604	1,011	10.5
Oxford	47,326	14,832	31.2
Peel	13,802	1,257	9.1
Peel & Maryborough	17,584	.....	.....
South Easthope	13,138	3,256	24.8
Wabisa	16,703	3,627	21.7
West Elgin	29,583	5,975	20.2
Totals for 1979	382,868	68,975	18.0
Totals for 1978	137,493	34,670	25.2

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ainers Ins. Co.	549,583	331,437	60.3	673,187	414,462	61.5
ia Casualty and Surety	2,858	5,383	188.3	795	1,492	187.6
ia Casualty Co. of Canada	298,939	167,045	55.8	552,616	198,020	35.8
ia Insurance	7,383	*−9,615*	.....	7,393	*−29,566*	.....
liated F M	.....	.....	.....	.....	.....	.....
on Insurance	126,297	35,845	28.3	133,259	35,225	26.4
tate Ins. Co.	15	*−1,839*	.....	15	*−1,831*	.....
tate Ins. Co. of Canada	4,249,693	3,110,650	73.1	5,557,780	3,603,739	64.8
na Insurance	.....	8,158	.....	.....	8,158	.....
erican Bankers Ins. Co. f Fla.	.....	.....	.....	.....	.....	.....
erican Home Assurance Co.	23	*−80*	.....	*−502*	*−1,164*	.....
erican Insurance	*−13,118*	*−20,299*	.....	*−35,827*	*−21,306*	.....
erican Mutual Liability	15,621	*−11,142*	.....	2,454	*−10,247*	.....
erican Re-Ins. Co.	.....	.....	.....	.....	.....	.....
erican Road Ins. Co.	.....	.....	.....	.....	.....	.....
lo Canada	88,801	39,302	44.2	89,334	39,314	44.0
oa Ins. Co.	.....	.....	.....	.....	.....	.....
City Gen. Ins. Co.	70	19,709	2,815.5	70	19,709	28,155.7
falo Ins. Co.	.....	.....	.....	.....	.....	.....
vert Fire	.....	.....	.....	.....	.....	.....
ada Accident and Fire ssur. Co.	145,384	146,495	100.7	325,162	202,290	62.2
ada Security Assur.	.....	*−16,316*	.....	.....	*−17,166*	.....
adian Commerce	25,936	25,233	97.2	38,703	28,809	74.4
adian General	1,263,443	4,173	.3	1,900,066	253,029	13.3
adian Home Assurance	47,251	74,431	157.5	840,478	699,717	83.2
adian Indemnity	442,834	211,856	47.8	775,022	344,385	44.4
adian Provincial	115,013	67,271	58.4	201,442	103,113	51.1
adian Surety	379,257	321,469	84.7	521,562	369,995	70.9
adian Universal Ins. Co.	134,601	147,920	109.8	280,944	163,694	58.2
ualty Co. of Canada	596,368	342,551	57.4	723,696	392,549	54.2
ntennial Insurance	.....	.....	.....	.....	.....	.....
ntral Mutual Ins. Co.	.....	*−6,220*	.....	.....	*−9,224*	.....
ntury Ins. Co. of Can.	*−01*	*−7,582*	.....	23,133	*−19,860*	.....
ateau Ins. Co.	133,321	*−88,540*	.....	168,132	*−99,401*	.....
rysler Insurance Co.	.....	.....	.....	.....	.....	.....
adel Gen. Insurance Co.	262,741	173,177	65.9	276,925	174,416	62.9
achman Insurance Co.	4,750	.....	.....	4,750	.....	.....
mmerce & Industry of Can.	10,763	.....	.....	28,252	.....	.....
mmerce Group Ins. Co.	265	05	1.8	1,388,081	630,821	45.4
mmercial Union Assurance of Canada	2,647,650	2,211,345	83.5	3,695,420	2,662,583	72.0
mmonwealth Insurance Co.	22	*−8,597*	.....	22	1,816	8,254.5
nstitution Ins. Co. Canada	926,176	590,079	63.1	1,128,891	681,780	60.3
ntinental Insurance	169,476	204,664	120.7	414,811	684,218	164.9
ntinental Ins. Co. of Can.	865	991	114.5	10,872	23,365	214.9
ntingency Ins. Co. Ltd.	159	.....	.....	1,438	.....	.....
-operative Fire and Casualty Co.	17,208	5,488	31.8	3,712,837	1,489,475	40.1
-operators Ins. Assoc.	11,398,359	5,734,016	50.3	11,398,359	5,734,016	50.3
rnhill Ins. Co.	95,881	*−45,296*	.....	276,671	34,771	12.5
ronation Insurance	33,881	12,532	36.9	38,891	*−8,639*	.....
mis Insurance	.....	.....	.....	.....	.....	.....
minion of Canada General	2,245,331	1,608,447	71.6	2,642,347	1,740,871	65.8
minion Ins. Corp.	192,405	*−274,543*	.....	238,552	*−312,051*	.....
gle Star	.....	.....	.....	.....	.....	.....
ton/Bay Ins. Co.	228,048	251,211	110.1	282,677	282,268	99.8
onomical Mutual	2,304,820	2,376,374	103.1	2,575,344	2,540,621	98.6
ite Insurance	.....	*−70*	.....	.....	*−244*	.....
nmco Insurance	.....	.....	.....	.....	.....	.....
nployers Ins. of Wausau/ A Mutual Co.	108,576	89,022	81.9	213,892	109,892	51.3
nglish & American Ins. Co.	.....	.....	.....	.....	.....	.....
deral Insurance	131,050	81,135	61.9	321,553	189,280	58.8
derated Mutual Ins. Co.	233,341	78,918	33.8	374,411	81,237	21.6
deration Ins. Co. of Can.	250,673	212,223	84.6	407,717	212,985	52.2
delity Ins. of Canada	94,988	*−58,447*	.....	179,182	*−38,732*	.....
re Insurance of Canada	.....	*−3,586*	.....	*−04*	*−3,675*	.....
reman's Fund Ins. Co.	*−40*	49,855	.....	*−2,274*	49,623	.....

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (cont.'d)

Companies	Ontario			Canada		
	Direct Premium Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fireman's Fund Ins. Co. of Can.	2,533,106	1,688,935	66.6	3,321,834	2,172,730	65.4
First Nat. Ins. of America	44,867	*−400*	.....	70,855	*−5,990*	.....
General Accident of Canada	2,067,905	1,481,811	71.6	2,526,606	1,659,000	65.6
General Ins. of America	6,112	461	7.5	13,132	11,374	86.6
General Security of Canada	117,982	69,660	59.0	530,134	241,906	45.6
Gerling Global General	208,676	117,409	56.2	239,722	182,075	75.9
Gibraltar Gen. Ins. Co.	403,084	353,787	87.7	473,159	377,054	79.6
Gold Circle	7,089	5,954	83.9	7,089	5,954	83.9
Gore Mutual	1,549,622	1,050,104	67.7	1,755,323	1,250,859	71.2
Great Eastern Insurance	74	51,928	70,172.9	18,608	57,017	306.4
Guarantee of N. A.	391,233	455,756	116.4	615,271	527,627	85.7
Guardian Ins. of Canada	1,175,000	887,000	75.4	2,265,000	1,408,000	62.1
Halifax Insurance	963,681	712,412	73.9	1,462,407	954,836	65.2
Hartford Fire	464,670	383,546	82.5	504,036	427,934	84.9
Herald Insurance Co.	.....	.....	.....	71	02	2.8
Highland Insurance Co.	.....	.....	.....	.....	.....	.....
Home Insurance	964,419	173,784	18.0	1,548,206	279,729	18.0
Ideal Mutual	.....	.....	.....	.....	.....	.....
INA Insurance Co. of Canada	*−2,247*	16,278	.....	10,277	16,369	159.2
Insurance of North America	*−2,920*	*−3,316*	.....	*−2,931*	*−4,501*	.....
Insurance Corp. of Ireland	52,662	41,002	96.1	58,502	46,387	79.2
Kansa Gen. Ins. Co.	.....	.....	.....	.....	.....	.....
Liberty Mutual Fire	1,326,344	1,138,992	85.8	1,914,541	1,196,344	62.4
Liberty Mutual Ins.	32	83,688	261,525.0	52	108,633	208,909.6
Lloyds	246,804	212,669	86.1	939,481	282,510	.....
London & Edinburgh	37	64,682	174.816.2	48,551	64,832	133.5
London & Midland	.....	.....	.....	.....	*−2,753*	....
London Assurance	.....	343,202	.....	.....	366,022	....
Lumbermens Mutual Casualty	629,649	417,800	66.3	652,047	407,688	62.5
Maplex Gen. Ins. Co.	38,749	159,487	411.5	48,647	159,487	327.8
Markel Ins. Co. of Canada	49,852	27,290	54.7	76,015	36,891	48.5
Maryland Casualty	*−03*	985	.....	*−03*	*−11,348*	....
Missisquoi & Rouville	305,581	−873,405	285.8	532,587	965,509	181.2
Motors Insurance Co.	.....	.....	.....	.....	.....	....
National Employers	20,758	19,229	92.6	29,291	22,703	77.5
New Hampshire Insurance Co.	02	492	246.0	*−03*	*−5,516*	....
Niagara Fire	08	.....	.....	34	.....	....
Norman Insurance	.....	.....	.....	30,516	*−332*	....
North American Co. of Prop. Casualty	.....	.....	.....	.....	.....	....
Northumberland Gen. Ins. Co.	31,079	28,448	91.5	402,729	8,948	2.2
Norwich Union Fire	.....	*−12,320*	.....	.....	*−13,307*	....
Old Republic Ins. Co.	.....	.....	.....	.....	.....	....
Olympic Insurance Co.	.....	.....	.....	.....	.....	....
Omaha Indemnity	.....	.....	.....	18,313	.....	....
Ontario Motorist Ins. Co.	530,649	342,782	64.5	530,649	342,782	64.5
Ontario Mutual Gen. Ins. Co.	4,553	1,900	41.7	4,553	1,900	41.7
Orion Insurance	.....	.....	.....	.....	.....	....
Otter Dorchester Mut. Ins. Co.	69,085	40,940	59.2	69,085	40,940	59.2
Pacific Employers	15	*−88*	.....	15	*−62*	....
Pafco Ins. Co. Ltd.	302,957	790,862	261.0	302,957	790,862	261.0
La Paix General	2,346	*−609*	.....	96,369	9,938	10.3
Pearl Assurance Co.	.....	*−1,500*	.....	.....	*−1,500*	....
The Personal Ins. Co. of Can.	510,335	415,661	81.4	671,567	495,798	73.8
Perth Ins. Co.	290,613	192,871	66.3	352,878	227,232	64.3
Phoenix Assur. of Canada	1,483,447	545,940	36.8	1,704,184	596,711	35.0
Pilot	2,864,642	1,331,140	46.4	2,864,642	1,331,140	46.4
Pitts Insurance	245,560	*−24,749*	.....	248,484	*−40,822*	....
Portage La Prairie	105,431	98,888	93.7	262,456	174,416	66.4
Premier Insurance	13,149	.....	.....	13,149	.....	....
Provident Assurance	04	*−1,599*	.....	4,804	*−34,735*	....
Prudential Assurance England	598,756	164,888	27.5	2,163,418	900,768	41.6
QBE Insurance Co.	.....	953	.....	.....	2,085	....
Quebec Assurance	2,622	*−10,345*	.....	67,880	54,276	79.9
Reliance Ins. Co.	155,402	130,089	83.7	154,468	131,322	85.0
Royal Ins. Co. of Canada	5,852,593	7,444,406	127.1	8,556,008	9,188,494	107.3
Safeco	693,311	190,961	27.5	951,342	261,295	27.4
St. Paul Fire & Marine	15,441	36,403	235.7	21,298	44,244	207.7
Scottish & York	1,370,429	478,576	34.9	1,570,437	473,437	30.1
Security Ins. Co. of Hartford	.....	.....	.....	.....	119	....
Security Mutual Casualty	113,188	120,347	106.3	210,575	259,658	123.3
Sentry Insurance A. Mutual Co.	.....	.....	.....	.....	.....	....
Simcoe & Erie	23,404	48,842	208.6	193,694	40,657	20.9

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (Concl.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
reign General Ins. Co.	247,047	365,341	147.8	507,687	478,724	94.2
stead & Sherbrooke	48,334	68,670	142.0	160,317	117,325	73.1
Farm Mutual Auto	4,166,905	3,950,392	94.8	4,504,060	4,147,859	92.0
Alliance Ins. Co.	530,946	256,457	48.3	870,817	279,436	32.0
erland General	.....	*−479*	.....	36,647	9,674	26.3
o Marine & Fire	653	284	43.4	1,436	343	23.8
nto General	46,196	*−29,832*	.....	46,197	*−29,832*	....
ers General Ins. Co.	329,597	2,572	.7	429,492	12,454	2.8
sport Indemnity	.....	.....	.....	.....	.....	.....
sport Insurance	.....	.....	.....	.....	.....	.....
elers Indemnity	1,032	2,597	251.6	934	31,452	3,367.4
elers Indemnity of Can.	1,300,286	1,803,136	138.6	2,123,484	903,532	42.5
ard Mutual	.....	1,365	.....	.....	*−71,131*	.....
ed Canada Ins. Co.	115,738	26,844	23.1	280,784	66,044	23.5
ed Provinces	1,639	*−5,213*	.....	396,402	143,131	36.1
ed States Fidelity & Guar.	285,064	*−32,412*	.....	313,404	*−52,217*	.....
ed States Fire	7,928	45,629	575.5	15,039	46,732	310.7
y Fire & General Ins.	29,268	*−30,194*	.....	87,459	*−15,240*	.....
a Mutual	.....	.....	.....	.....	.....	.....
oria Ins. Co. of Can.	5,059	2,431	48.0	21,474	*−20,811*	.....
erloo Mutual	651,906	423,754	65.0	651,906	423,754	65.0
anesa Mutual	1,412,599	1,116,606	79.0	3,338,164	2,055,032	61.5
tern Assurance	2,096,835	2,436,214	116.1	2,237,052	2,501,459	111.8
: Fire & Cas. Ins. Co.	129,940	178,352	137.2	129,940	178,352	137.2
ch Ins. Co.	3,417,046	3,532,636	103.3	3,937,437	3,813,647	96.8
RECIPROCALS						
k Insurance Exchange	.....	.....	.....	.....	.....	....
Totals—1979	73,618,758	55,483,107	75.3	103,603,674	67,133,979	64.7
Totals—1978	64,206,910	47,695,234	74.3	91,188,847	58,408,724	64.1
Totals—1977	57,844,112	34,939,602	60.6	87,541,390	50,376,779	57.5
Totals—1976	53,497,435	25,276,875	47.2	81,972,441	35,447,276	43.2
Totals—1975	48,196,483	36,102,513	74.9	80,874,442	41,219,331	50.9

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT

Companies	Ontario		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
oma	3,533	8,095	22.9
	1,825	4,696	25.7
a	6,834	.....	.....
ners' (Lindsay)	12,944	504	3.9
	4,540	5,132	113.0
vard	2,728	.....	.....
Gillivray	148	.....	.....
folk	207	.....	.....
th Blenheim	1,235	.....	.....
ord	5,724	745	13.0
l	1,314	.....	.....
l & Maryborough	2,556	.....	.....
th Easthope	1,662	.....	.....
oisa	1,940	.....	.....
st Elgin	3,784	*−200*	.....
ALS FOR 1979	50,974	18,972	37.2
ALS FOR 1978	17,483	1,059	6.0

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	2,310,865	1,912,287	82.7	3,141,553	2,633,853	83.8
Aetna Casualty and Surety	106,352	98,954	93.0	166,496	163,794	98.3
Aetna Casualty Co. of Canada	2,583,535	1,755,894	67.9	7,381,313	6,328,856	85.7
Aetna Insurance	7,913	22,742	287.4	7,968	21,119	265.04
Affiliated F M	.....	.....	.....	.....	.....	.....
Albion Insurance	695,797	658,622	94.6	703,948	677,486	96.2
Allstate Ins. Co.	69	59,107	856.6	566	58,760	103.8
Allstate Ins. Co. of Canada	20,173,351	15,826,792	78.4	46,665,201	33,861,780	72.5
Alpina Insurance	.....	348	.....	.....	348	.....
American Bankers Ins. Co. of Fla.	.....	37	.....	.....	37	.....
American Home Assurance Co.	39,886	7,609	19.0	39,274	*−35,655*	.....
American Insurance	*−70,262*	*−92,855*	.....	*−255,940*	*−297,827*	.....
American Mutual Liability	2,567	2,225	86.6	11,605	5,744	49.4
American Re-insurance Co.	.....	.....	.....	.....	.....	.....
American Road Ins. Co.	614,849	291,162	47.3	2,001,324	1,334,454	66.6
Anglo Canada	500,516	496,717	99.2	507,425	500,973	98.7
Balboa Ins. Co.	*−25*	*−344*	.....	*−25*	*−344*	.....
Bay City General Ins. Co.	926,503	652,932	70.4	929,240	652,932	70.2
Buffalo Ins. Co.	.....	.....	.....	.....	.....	.....
Calvert Fire	40	*−830*	.....	138	*−830*	.....
Canada Accident and Fire Assur. Co.	949,402	686,865	72.3	4,401,997	3,143,282	71.4
Canada Security Assur. Co.	.....	197	.....	.....	*−6,409*	.....
Canadian Commerce	176,230	78,184	44.3	287,675	136,229	47.2
Canadian General	8,564,959	8,430,251	98.4	18,465,315	15,985,752	86.5
Canadian Home Assurance	318,427	159,144	49.9	10,548,303	9,165,857	86.8
Canadian Indemnity	3,054,035	2,514,276	82.3	10,106,782	8,530,661	84.4
Canadian Provincial	907,079	901,186	99.3	2,601,114	3,223,650	123.9
Canadian Surety	2,646,211	2,169,348	81.9	5,065,268	4,069,535	80.3
Canadian Universal Ins. Co.	799,838	669,753	83.7	3,189,432	2,352,335	73.7
Casualty Co. of Canada	3,379,985	2,879,958	85.2	5,155,104	4,189,353	81.2
Centennial Insurance	.....	.....	.....	.....	.....	.....
Central Mutual Ins. Co.	.....	*−6,526*	.....	.....	*−9,259*	.....
Century Ins. Co. of Canada	*−04*	*−21,015*	.....	242,863	171,318	70.5
Chateau Ins. Co.	1,105,604	663,328	59.9	1,757,090	998,323	56.8
Chrysler Ins. Co.	527,235	308,488	58.5	1,416,451	776,115	54.7
Citadel Gen. Ins. Co.	1,448,191	1,287,019	88.8	1,717,678	1,567,603	91.2
Coachman Ins. Co.	5,747	.....	.....	5,747	.....	.....
Commerce & Industry of Can.	.....	7,280	.....	.....	36,381	.....
Commerce Group Ins. Co.	1,596	8,810	552.0	26,292,298	21,604,254	82.
Commercial Union Assur. of Can.	17,811,949	15,606,732	87.6	35,330,961	30,007,916	84.9
Commonwealth Insurance Co.	197	*−7,409*	.....	235	*−16,814*	.....
Constitution Ins. Co. Can.	5,584,143	4,903,608	87.8	8,703,668	8,072,649	92.
Continental Insurance	2,429,018	1,552,422	63.9	7,310,701	5,546,777	75.5
Continental Ins. Co. of Can.	4,431	2,466	55.6	175,947	99,144	56.
Contingency Ins. Co. Ltd.	218,534	76,088	34.8	311,702	216,672	69.
Co-operative Fire & Casualty Co.	144,943	155,803	107.4	32,235,423	25,919,699	80.
Co-operators Ins. Assoc.	52,218,228	42,804,225	81.9	52,218,228	42,804,225	81.
Cornhill Ins. Co.	772,916	718,406	92.9	3,646,315	2,805,495	76.
Coronation Insurance	148,986	133,928	89.8	207,383	147,000	70.
Cumis Insurance	1,060	.....	.....	2,165	.....	.....
Dominion of Canada General	12,978,695	11,088,927	85.4	19,241,695	16,648,093	86.
Dominion Ins. Corp.	3,046,656	2,208,741	72.4	3,784,567	2,533,847	66.
Eagle Star	.....	.....	.....	.....	4,154	.....
Eaton/Bay Ins. Co.	1,375,338	1,287,675	93.6	2,415,693	2,168,983	89.
Economical Mutual	13,932,733	10,670,299	76.5	17,056,624	13,166,316	77.
Elite Insurance	.....	*−673*	.....	.....	*−14,467*	.....
Emmco Insurance	23,702	66,894	282.2	53,516	84,765	158.
Employers Ins. of Wausau A Mutual Co.	683,964	403,700	59.0	1,807,749	1,324,084	73.
English & American Ins. Co.	.....	.....	.....	.....	4,841	.....
Federal Insurance	922,835	627,127	67.9	5,179,467	3,709,445	71.
Federated Mutual Ins. Co.	1,545,733	1,100,714	71.2	3,966,599	2,708,904	68.
Federation Ins. Co. of Canada	1,386,237	1,204,184	86.8	4,137,265	3,550,663	85.
Fidelity Ins. of Canada	794,628	696,820	87.6	2,295,132	1,683,397	73.
Fire Insurance of Canada	.....	*−974*	.....	.....	*−1,345*	.....
Fireman's Fund Ins. Co.	16,183	*−37,650*	.....	13,193	40,953	310.

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
:man's Fund Ins. Co. of Can.	15,744,406	13,524,684	85.9	32,341,152	30,487,757	94.2
st Nat. Ins. of America	574,027	454,999	79.2	1,396,812	948,885	67.9
neral Accident of Canada	15,536,923	10,526,666	67.7	24,772,754	17,629,516	71.1
neral Ins. of America	96,769	89,159	92.1	221,581	237,538	107.2
neral Security of Canada	763,819	671,141	87.8	9,172,495	9,681,980	105.5
ding Global General	1,254,764	1,000,189	79.7	2,326,524	1,550,481	66.6
raltar Gen. Ins. Co.	2,230,714	2,402,855	107.7	3,379,325	3,271,742	96.8
ld Circle	36,630	107,372	293.1	36,630	107,372	293.1
re Mutual	8,599,724	6,802,859	79.1	10,428,575	8,227,148	78.8
at Eastern Insurance	145	*−3,538*	.....	515,605	396,833	76.9
arantee of N.A.	2,614,874	1,747,844	66.8	6,478,942	5,005,618	77.2
ardian Ins. of Canada	7,319,000	5,765,000	78.7	24,463,000	22,342,000	91.3
ifax Insurance	4,231,132	3,603,456	85.1	10,348,754	8,370,210	80.8
rtford Fire	3,255,653	3,178,040	97.6	4,542,833	4,921,228	108.3
rald Ins. Co.	.....	.....	.....	1,178	32	2.7
thland Insurance Co.	.....	.....	.....	1,067	4,502	421.9
me Insurance	5,986,780	5,032,426	84.0	12,482,624	9,557,406	76.5
al Mutual	141	.....	.....	141	*−1,462*	.....
A Ins. Co. of Can.	1,503,684	978,027	65.0	1,865,673	1,133,211	60.7
. of North America	*−20,023*	*−126,755*	.....	*−6,242*	*−84,735*	.....
. Corp. of Ireland	678,639	627,883	92.5	774,842	732,869	94.5
nsa General Ins.	485,228	203,594	41.9	710,505	310,490	43.6
erty Mutual Fire	8,453,979	5,971,115	70.6	16,471,923	11,048,145	67.0
erty Mutual Insurance	492	862,213	1,752.4	2,169	1,592,611	734.2
yds	1,524,663	1,062,661	69.6	12,007,170	8,632,960	71.8
ndon & Edinburgh	1,141	*−499*	.....	1,117,420	883,368	79.5
ndon & Midland	*−149*	*−1,170*	.....	*−1,865*	*−5,749*	.....
ndon Assurance	.....	48,275	.....	.....	911,720	.....
mbermen's Mutual Casualty	4,178,058	2,921,806	69.9	4,175,371	2,918,760	69.9
plex Gen. Ins. Co.	212,812	191,593	90.0	304,672	191,593	62.8
rkel Ins. Co. of Canada	1,788,154	1,917,399	107.2	4,861,226	4,085,955	84.0
ryland Casualty	*−11*	2,529	.....	*−46*	*−38,440*	.....
ssisquoi & Rouville	1,778,062	369,766	20.7	5,744,349	3,241,691	56.4
tors Ins. Co.	1,925,141	1,720,422	89.3	4,979,474	4,467,286	89.7
tional Employers	131,949	110,023	83.3	300,513	247,668	82.4
w Hampshire Ins. Co.	14	672	.....	*−49*	10,170	.....
agara Fire	153	1,790	1,169.9	883	1,790	202.7
rman Insurance	.....	.....	.....	475,532	443,107	93.1
rth American Co. of Prop. & Cas.	.....	.....	.....	.....	.....	.....
rthumberland Gen. Ins. Co.	224,750	326,810	145.4	4,279,176	2,955,889	69.0
rwich Union Fire	.....	*−7,313*	.....	.....	*−26,679*	.....
d Republic Ins. Co.	.....	*−06*	.....	*−382*	*−11*	.....
ympic Insurance Co.	.....	*−50*	.....	.....	*−50*	.....
naha Indemnity	294,779	.....	.....	294,779	146,034	49.5
tario Motorists Ins. Co.	2,903,869	2,156,836	74.2	2,903,869	2,156,836	74.2
tario Mutual Gen. Ins. Co.	27,549	8,240	29.9	27,549	8,240	29.9
ion Insurance	.....	.....	.....	.....	.....	.....
er-Dorchester Mut. Ins. Co.	456,086	474,068	103.9	456,086	474,068	103.9
ific Employers	7,835	1,128	14.3	7,835	1,026	13.0
fco Ins. Co. Ltd.	1,352,245	946,882	70.0	1,352,245	946,882	70.0
Paix General	32,822	14,247	43.4	1,476,738	1,364,710	92.4
arl Assurance Co.	.....	*−2,044*	.....	.....	*−3,515*	.....
e Personal Ins. Co. of Can.	2,804,470	2,769,549	98.7	4,503,433	4,283,335	95.1
rth Ins. Co.	1,699,866	1,394,725	82.0	2,320,011	1,887,149	81.3
oenix Assur. of Canada	7,784,973	6,009,434	77.1	11,487,107	8,982,100	78.1
ot	14,278,057	8,283,176	58.0	14,278,057	8,283,176	58.0
ts Insurance	1,111,172	755,625	68.0	1,644,541	1,448,485	88.0
rtage La Prairie Mutual	574,331	373,485	65.0	1,916,443	1,306,904	68.1
emier Insurance	56,217	14,600	25.9	56,217	14,600	25.9
ovident Assurance	9,508	29,138	306.4	9,403,764	9,191,217	97.7
udential Assurance England	4,512,698	2,775,730	61.5	24,886,633	17,892,777	71.8
3E Insurance Co.	.....	*−2,585*	.....	.....	*−4,058*	.....
uebec Assurance	13,828	8,658	62.6	2,126,399	2,028,148	95.3
liance Ins. Co.	1,192,791	1,063,666	89.1	1,192,277	1,046,389	87.7
oyal Ins. Co. of Can.	45,354,709	43,259,493	95.3	98,818,174	97,924,554	99.0
feco	3,972,790	2,274,008	57.2	6,998,674	3,759,769	53.7
Paul Fire & Marine	245,174	142,954	58.3	309,503	139,640	45.1
ottish & York	5,842,560	4,145,811	70.9	8,229,735	7,073,283	85.9
curity Ins. Co. of Hartford	.....	.....	.....	*−127*	4,305	.....
curity Mutual Casualty	660,395	408,061	61.7	1,803,788	1,186,356	65.7
ntry Insurance A. Mutual Co.	45,026	15,079	33.4	45,026	13,218	29.3

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Rati
	$	$	%	$	$	%
Simcoe & Erie	1,382,027	1,126,776	81.5	6,654,907	5,033,840	75.6
Sovereign Gen. Ins. Co.	2,322,994	2,059,823	88.6	7,533,482	5,696,191	75.6
Stanstead & Sherbrooke	272,998	167,063	61.1	2,076,447	1,539,434	74.1
State Farm Mutual Auto	25,816,624	20,950,057	81.1	29,414,053	23,415,597	79.6
Sun Alliance Ins. Co.	3,504,726	2,090,878	59.6	7,966,222	4,988,147	62.6
Switzerland General	.....	*−5,113*	.....	361,023	289,769	80.2
Tokio Marine & Fire	2,163	*−408*	.....	4,221	*−1,098*	...
Toronto General	280,689	272,159	96.9	280,680	271,524	96.7
Traders General Ins. Co.	1,828,291	1,504,720	82.3	3,234,219	2,375,754	73.4
Transport Indemnity	.....	*−500*	.....	743	*−45,875*	...
Transport Insurance	207,347	286,344	138.0	477,593	875,484	183.3
Travelers Indemnity	12,266	67,084	546.9	25,232	151,745	601.3
Travelers Indemnity of Can.	9,044,500	7,218,811	79.8	22,953,769	18,923,072	82.4
Unigard Mutual	.....	3,023	.....	.....	*−1,277*	...
United Canada Insurance Co.	2,165,540	1,343,874	62.0	5,413,787	4,435,279	81.9
United Provinces	15,354	4,259	27.7	6,864,921	5,144,186	74.9
United States Fidelity & Guar.	2,324,070	1,887,904	81.2	2,822,585	2,347,830	83.1
United States Fire	68,359	145,711	213.1	161,329	198,369	122.9
Unity Fire & General Ins.	205,639	157,353	76.5	1,331,146	1,053,361	79.1
Utica Mutual	.....	37,287	.....	.....	46,957	...
Victoria Ins. Co. of Can.	44,450	*−8,669*	.....	390,873	53,748	13.7
Waterloo Mutual	3,737,435	2,859,478	76.5	3,737,435	2,859,478	76.5
Wawanesa Mutual	8,013,728	6,331,216	79.0	34,324,273	27,349,553	79.6
Western Assurance	15,212,768	13,063,573	85.8	16,823,665	14,607,403	86.8
York Fire & Cas. Ins. Co.	936,842	877,002	93.6	936,842	877,002	93.6
Zurich Ins. Co.	19,201,638	16,665,584	86.7	28,445,112	24,770,883	87.0
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	.....	.....	....
Totals—1979	450,764,035	366,635,188	81.3	932,393,052	770,260,245	82.6
Totals—1978	410,492,644	281,352,102	68.5	849,427,360	553,102,932	65.1
Totals—1977	406,893,563	230,544,689	56.6	845,445,342	463,483,871	54.8
Totals—1976	358,958,034	202,559,771	56.4	753,867,496	419,542,879	55.7
Totals—1975	289,361,215	186,881,386	64.6	567,455,711	379,990,681	67.0

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
goma	21,294	10,505	49.3
yr	10,159	1,906	18.8
ma	37,432	17,610	48.2
rmers' (Lindsay)	66,831	31,337	46.9
ıy	26,791	13,015	48.6
›ward	16,888	5,962	35.3
cGillivray	986	84	8.5
›rfolk	1,269	803	63.3
›rth Blenheim	6,787	3,701	54.5
‹ford	33,010	25,577	77.5
el	6,792	5,239	77.1
el & Maryborough	14,762	11,663	79.0
ıuth Easthope	11,210	10,084	90.0
abisa	10,982	5,213	47.5
est Elgin	19,617	17,372	88.6
Totals for 1979	284,810	160,071	56.2
Totals for 1978	94,968	18,462	19.4

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

FIDELITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	123,353	*−204,074*	.....	272,308	216,251	79.4
Aetna Casualty Co. of Can.	715,301	368,788	51.5	2,075,831	1,068,079	51.4
Aetna Insurance	14,282	.....	.....	14,539	.....	....
American Home Assur. Co.	84,166	.....	.....	176,440	.....	....
American Insurance	.....	.....	.....	115	.....	....
American Mutual Liability	.....	.....	.....	.....	.....	....
Anglo Canada	870	.....	.....	1,045	.....	....
Affiliated F M	1,932	117,657	6,089.9	26,234	126,671	482.8
Canada Accident & Fire Assur. Co.	50,456	7,590	15.0	138,291	47,078	34.0
Canada Security Assur. Co.	.....	.....	.....	.....	*−15,247*	....
Canadian General	28,788	*−2,626*	.....	42,383	*−36,961*	....
Canadian Home Assurance	.....	.....	.....	33,111	3,200	9.6
Canadian Indemnity	447,027	15,077	3.3	1,625,826	328,055	20.1
Canadian Surety	60,852	*−22,691*	.....	214,509	*−24,888*	....
Casualty Co. of Canada	11,076	*−5,580*	.....	15,310	818	2.0
Central Mutual Ins. Co.	.....	.....	.....	.....	.....	....
Century Ins. Co. of Can.	.....	.....	.....	47,767	*−1,150*	....
Chateau Ins. Co.	73,176	44,110	60.2	134,920	67,629	50.1
The Citadel Gen. Assur. Co.	*−305,092*	.....	.....	*−304,864*	11,588	....
Coachman Insurance	5,747	.....	.....	5,747	.....	....
Commerce & Industry Ins. Co. of Canada	7,110	.....	.....	8,249	.....	....
Commerce Group Ins. Co.	.....	.....	.....	96,249	2,176	2.2
Commercial Union Assur. of Canada	396,207	179,038	45.1	818,437	307,615	37.5
Continental Insurance	427,161	*−760,644*	.....	1,156,918	*−927,118*	....
Continental Ins. Co. of Can.	506	.....	.....	15,438	7,214	46.7
Co-operative Fire Casualty Co.	135,758	477,611	351.8	707,228	1,588,347	224.5
Co-operators Ins. Assoc.	9,138	75,825	829.7	9,138	75,825	829.7
Cumis Insurance	291,297	89,086	30.5	823,570	435,750	52.9
Dominion of Canada General	60,284	16,639	27.6	75,699	25,830	34.1
Dominion Ins. Corp.	18,228	*−3,669*	.....	56,799	*−14,999*	....
Eagle Star	11,784	*−115*	.....	14,438	*−424*	....
Eaton/Bay Ins. Co.	1,455	26,066	1,791.4	1,405	26,066	1,855.2
Economical Mutual	51,646	686	1.3	67,768	1,245	1.8
Employers Ins. of Wausau A Mutual Co.	4,645	*−4,491*	.....	9,645	*−41,703*	....
Federal Insurance	595,402	2,060,782	346.1	827,630	3,273,282	395.5
Federated Mutual Ins. Co.	3,968	.....	.....	39,899	1,685	4.2
Federation Ins. Co. of Can.	300	.....	.....	7,397	.....	....
Fidelity Ins. of Canada	28,063	4,788	17.0	69,788	32,792	46.9
Fireman's Fund Ins. Co.	10,038	*−89,483*	.....	11,172	*−186,461*	....
Fireman's Fund Ins. Co. of Can.	867,510	79,591	9.1	1,569,259	91,438	5.8
General Accident of Can.	295,209	175,866	59.5	430,152	221,615	51.5
General Ins. of America	5,944	2,204	37.0	14,524	25,284	174.0
General Security of Can.	1,047	7,000	668.5	11,229	1,430	12.7
Gerling Global General	2,754	.....	.....	4,718	.....	....
Gibraltar General Ins. Co.	6,258	300	4.7	7,216	300	4.1
Gore Mutual	65,605	*−8,485*	.....	73,951	*−4,841*	....
Grain Insurance	250	.....	.....	31,928	3,785	11.8
Guarantee Co. of N.A.	1,384,802	*−108,928*	.....	5,010,107	957,760	19.1
Guardian Ins. of Can.	316,000	20,000	6.3	783,000	184,000	23.4
Halifax Ins.	8,042	09	.1	18,007	*−752*	....
Hartford Fire	319,526	221,272	69.2	376,470	218,938	58.1
Home Ins.	9,839	*−854*	.....	17,099	*−8,543*	....
INA Ins. Co. of Canada	410,073	42,837	10.4	644,577	74,936	11.6
Ins. of North America	95,542	*−140,610*	.....	130,336	*−135,743*	....
Ins. Corp. of Ireland	19,761	25,000	126.5	31,675	28,828	91.0
Liberty Mutual Fire	38,582	*−5,291*	.....	55,165	*−4,850*	....
Liberty Mutual Ins.	36,865	29,813	80.8	45,517	32,758	71.9
Lloyds	489,793	*−1,065,229*	.....	552,256	*−1,425,517*	....
London Assurance	.....	11,401	.....	.....	33,780	....
London-Canada Ins.	.....	.....	.....	.....	.....	....
London & Edinburgh Gen. of Can.	.....	.....	.....	50	.....	....
Lumbermens Mutual Casualty	11,267	*−198,315*	.....	12,918	*−198,607*	....
Maryland Casualty	.....	.....	.....	.....	14,561	....
Norwich Union Fire	.....	*−1,307*	.....	.....	*−4,809*	....
La Paix General	.....	.....	.....	4,257	.....	....

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

FIDELITY (cont.'d)

Companies	Ontario $ Direct Premiums Written	Ontario $ Direct Losses and Adjustment Expenses Incurred	Ontario % Ratio	Canada $ Direct Premiums Written	Canada $ Direct Losses and Adjustment Expenses Incurred	Canada % Ratio
;ific Employers Ins. Co.	3,370	.....	.....	4,730	.....	....
th Ins. Co.	1,731	.....	.....	1,731	.....	....
›enix Assur. of Canada	66,150	5,461	8.2	111,654	*−8,410*	....
›t	12,353	*−8,686*	.....	12,353	*−8,686*	....
ts Ins.	13,180	3,799	28.8	17,287	3,799	21.9
›vident Assurance	.....	.....	.....	.....	.....	....
ıdential Assurance	52,137	*−2,017*	.....	226,717	204,061	90.0
ebec Insurance	.....	01	.....	15,194	26,782	176.2
iance Ins. Co.	57,706	113,952	197.4	58,767	113,366	192.9
yal Ins. Co. of Canada	1,144,236	1,003,188	87.6	2,162,150	1,336,135	61.7
eco	500	.....	.....	2,460	818	33.2
Paul Fire & Marine	40,190	8,303	20.6	63,030	*−10,751*	....
ıcoe & Erie	3,384	*−228*	.....	28,295	*−5,528*	....
›ttish & York	125,750	59,214	47.0	356,935	*−30,139*	....
ıboard Surety Co.	14,544	953	6.5	37,961	953	2.5
ıtry Ins. A. Mutual Co.	31,059	15,657	50.4	31,059	15,657	50.4
nstead & Sherbrooke	184	3,839	2,086.4	2,755	6,152	223.3
ı Alliance Ins. Co.	52,618	46,254	87.9	122,729	80,222	65.3
nons General	1,467	264	17.9	1,718	306	17.8
cio Marine & Fire	155	.....	.....	2,855	.....	....
·onto General	.....	*−89*	.....	.....	*−1,723*	....
ıvelers Indemnity	29,880	*−65,146*	.....	45,565	*−535,315*	....
ıvelers Indemnity of Can.	46,577	*−20,508*	.....	137,536	*−41,168*	....
ited Provinces	.....	.....	.....	.....	.....	....
ited States Fidelity & Guar.	131,615	*−57,182*	.....	233,170	*−143,425*	....
ited States Fire	28,339	*−889*	.....	71,340	3,766	5.2
ca Mutual	*−418*	.....	.....	*−418*	.....	....
·toria Ins. Co. of Can.	54,102	11,050	20.4	60,592	10,177	16.7
ıterloo Mutual	5,890	*−2,177*	.....	5,890	*−2,177*	....
ıwanesa Mutual	3,469	220	6.3	19,074	220	1.1
·stern Alliance	432,857	1,870,089	432.0	466,198	1,869,939	401.1
·stern Surety Co.	477	.....	.....	11,560	116	1.0
·ich Ins. Co.	81,216	*−18,703*	.....	119,330	3,719	3.1
Totals—1979	10,184,311	4,453,263	43.7	23,591,007	9,392,862	39.8
Totals—1978	11,273,658	7,378,192	65.4	23,492,404	14,074,163	59.9
Totals—1977	10,395,741	11,796,806	113.5	22,912,529	19,681,236	85.9
Totals—1976	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0
Totals—1975	5,996,378	2,113,917	35.2	12,694,084	6,892,999	54.3

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

SURETY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	170,735	41,014	24.0	918,316	70,140	7.6
Aetna Casualty Co. of Can.	656,054	*−41*	.....	1,878,977	26,125	1.3
Aetna Insurance	.....	*−1,816*	.....	.....	*−1,816*	....
Allstate Ins. Co. of Can.	2,524	.....	.....	7,766	.....	....
American Insurance	1,191	.....	.....	1,191	3,687	309.5
American Home Assur. Co.	5,154	.....	.....	22,798	.....	....
American Road Ins. Co.	5,000	.....	.....	5,000	.....	....
Canada Accident & Fire Assur. Co.	138,618	*−10,524*	.....	415,800	22,179	5.3
Canada Security Assur. Co.	.....	.....	.....	.....	*−10,000*	....
Canadian General	1,048,949	*−230,389*	.....	1,777,885	*−203,543*	....
Canadian Indemnity	516,914	*−2,313*	.....	5,586,922	*−382,926*	....
Canadian Surety	635,905	87,728	13.7	3,642,232	570,150	15.6
Casualty Co. of Can.	26,048	*−623*	.....	37,333	777	2.0
Century Ins. Co. of Can.	.....	.....	.....	7,657	323	4.2
Chateau Ins. Co.	80,664	4,803	5.9	159,284	6,312	3.9
The Citadel Gen. Assur. Co.	134,680	13,465	9.9	193,808	13,465	6.9
Commerce Group Ins. Co.	568	.....	.....	2,082,038	248,853	11.9
Commercial Union Assurance of Canada	14,498	32,366	223.2	32,441	12,296	37.9
Constitution Ins. Co. of Can.	217,940	23,261	10.6	258,183	23,261	9.0
Continental Ins.	898,094	38,235	4.2	1,639,310	173,190	10.5
Continental Ins. Co. of Can.	50	.....	.....	5,150	14,033	272.4
Co-operative Fire Casualty Co.	27,478	7,052	25.6	218,443	64,929	29.7
Co-operators Ins. Assoc.	2,673	38,014	1,422.1	2,673	38,014	142.2
Dominion of Canada Gen.	115,566	23,538	20.3	168,252	45,463	27.0
Dominion Ins. Corp.	541,634	61,131	11.2	818,260	53,751	6.5
Eaton/Bay Ins. Co.	5,400	.....	.....	9,566	.....	....
Economical Mutual	323,964	*−104,885*	.....	348,512	*−97,751*	....
Elite Ins.	354,383	270,990	76.4	2,470,756	1,938,243	78.4
Federal Ins.	318,284	*−30,801*	.....	1,028,625	*−737,659*	....
Federated Mutual Ins. Co.	5,232	*−3,672*	.....	59,478	*−3,172*	....
Federation Ins. Co. of Can.	1,126	*−2,331*	.....	34,176	*−2,331*	....
Fidelity Ins. of Canada	454,066	177,832	39.1	3,200,822	1,717,314	53.6
Fireman's Fund Ins. Co.	827	*−5,365*	.....	8,907	1,403	15.7
Fireman's Fund Ins. Co. of Can.	131,058	*−8,390*	.....	1,015,263	*−10,582*	....
General Accident of Canada	464,933	119,261	25.6	794,048	107,761	13.5
General Ins. of America	6,000	*−581*	.....	6,550	*−581*	....
General Security of Can.	100,960	.....	.....	3,074,165	1,214,432	39.5
Gerling Global General	3,255	.....	.....	3,445	.....	....
Gore Mutual	28,178	10,774	38.2	51,287	44,447	86.6
Grain Ins.	7,431	.....	.....	30,608	.....	....
Great American Ins.	.....	*−16*	.....	.....	*−16*	....
Guarantee Co. of N.A.	1,775,836	244,239	13.7	6,908,737	1,834,766	26.5
Guardian Ins. of Can.	341,000	31,000	9.0	1,919,000	332,000	17.3
Halifax Ins.	281,435	*−103,077*	.....	638,848	*−91,952*	....
Hartford Fire	236,103	51,346	21.7	256,324	51,346	20.0
Herald Ins. Co.	.....	*−03*	.....	.....	*−03*	....
Home Insurance	15,656	.....	.....	19,545	.....	....
Highlands Insurance Co.	77	.....	.....	14,772	.....	....
INA Ins. Co. of Can.	35,266	*−6,896*	.....	51,082	*−695*	....
Ins. Co. of North America	27,516	*−48,632*	.....	70,652	*−65,241*	....
Ins. Corp. of Ireland	50	.....	.....	300	.....	....
London Assurance	.....	1,376	.....	.....	2,417	....
London-Canada Ins.	33,818	.....	.....	34,303	.....	....
Lumbermens Mutual Casualty	.....	.....	.....	.....	.....	....
Markel Ins. Co. of Can.	.....	.....	.....	10,886	.....	....
Maryland Casualty	67	.....	.....	67	5,000	7,462.6
Mortgage Ins. Co. of Can.	895,513	522,494	58.3	1,508,258	939,782	62.3
Motors Ins. Co.	1,263,256	1,369,076	108.3	2,936,130	3,663,645	124.7
Norwich Union Fire	.....	.....	.....	.....	.....	....
Pacific Employers	125	.....	.....	125	.....	....
La Paix General	.....	.....	.....	38,553	.....	....
Pearl Assurance Co.	.....	*−26,333*	.....	.....	*−26,333*	....
Perth Ins. Co.	2,680	.....	.....	2,680	.....	....
Phoenix Assur. of Canada	31,136	35,139	112.8	42,118	13,778	32.7
Pitts Insurance	748,624	101,021	13.4	998,190	136,419	13.6
Provident Assurance	2,640	*−2,320*	.....	823,581	19,561	2.3

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

SURETY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
rudential Assurance	23,620	8,425	35.6	120,521	104,644	86.8
uebec Assurance	.....	.....	.....	21,340	*−86,899*	....
eliance Insurance	8,379	.....	.....	8,585	.....	....
oyal Ins. Co. of Canada	406,425	*−2,438*	.....	860,692	27,590	3.2
afeco	30,623	3,247	10.6	279,056	4,846	1.7
t. Paul Fire & Marine	34,978	*−96,527*	.....	143,343	*−93,154*	....
eaboard Surety Co.	258,620	.....	.....	929,251	.....	....
entry Ins. A Mutual Co.	*−1,228*	*−116*	.....	*−838*	*−103*	....
imcoe & Erie	1,395,971	*−368,570*	.....	2,267,492	*−352,092*	....
overeign General	120	.....	.....	320,152	.....	....
tanstead & Sherbrooke	6,115	167	2.7	6,040	167	2.7
un Alliance Ins. Co.	87,337	*−5,960*	.....	195,377	*−12,861*	....
oronto General	.....	.....	.....	.....	*−270*	....
raders General Ins. Co.	.....	.....	.....	.....	.....	....
ravelers Indemnity	9,673	*−8,694*	.....	202,580	180,396	89.0
ravelers Indemnity of Can.	1,119,897	*−6,380*	.....	2,873,838	*−21,586*	....
nited Provinces	546	.....	.....	71,389	*−5,178*	....
nited States Fidelity & Guar.	2,074,896	286,190	13.7	4,170,642	565,488	13.5
nited States Fire	6,066	148	2.4	10,059	*−26*	....
tica Mutual	.....	.....	.....	20	.....	....
ictoria Ins. Co. of Can.	47,929	.....	.....	171,956	.....	....
aterloo Mutual	14,101	.....	.....	14,101	.....	....
awanesa Mutual	39,738	4,620	11.6	110,624	14,292	12.9
estern Assurance	156,547	51,058	32.6	182,599	56,771	31.0
estern Surety Co.	552,634	9,023	1.6	4,082,490	105,734	2.5
Totals—1979	19,409,819	2,590,340	13.3	65,331,387	12,262,420	18.7
Totals—1978	19,220,804	3,080,402	16.0	63,472,424	11,947,660	18.8
Totals—1977	17,979,665	4,592,095	25.5	57,343,425	21,201,096	37.0
Totals—1976	16,239,173	4,310,199	26.5	49,109,201	14,510,954	28.6
Totals—1975	14,222,203	4,446,320	31.2	43,718,807	13,506,761	30.8

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	.....	.....	.....	.....	.....	.....
Aetna Casualty & Surety	1,731,310	1,562,277	90.2	2,271,112	851,218	37.4
Aetna Casualty Co. of Can.	2,318,150	857,615	36.9	6,148,824	1,820,683	29.6
Aetna Ins.	14,233	*−371,821*	.....	14,233	*−586,012*	.....
Affiliated FM	29,489	1,054,596	357.6	46,970	2,185,329	4652.6
Albion Ins.	12,734	5123	4.0	33,592	*−33,561*	.....
Allianz Insurance Co.	53,128	12,961	24.3	80,124	18,441	23.0
Allstate Insurance Co.	.....	.....	.....	.....	.....	.....
Allstate Ins. Co. of Canada	6,194,111	2,027,605	32.7	12,162,301	5,298,159	43.5
American Home Assurance Co.	3,895,091	711,275	18.2	9,458,949	390,125	4.1
American Ins.	248	149,242	601.7	1,230	160,512	1304.9
American Mutual Liability	79,676	104,190	130.7	104,156	158,707	152.3
American Reinsurance Co.	*−13,674*	1,433	.....	*−13,674*	*−9,945*	.....
Anglo Canada	199,309	90,265	45.2	210,838	91,547	43.4
Argonaut	.....	.....	.....	.....	45	.....
Bay City Gen. Ins. Co.	35,584	2,791	7.8	36,685	*−47,009*	.....
Boiler Inspection & Ins. Co. of Canada	578	.....	.....	578	.....	.....
British Aviation Ins. Co. Ltd.	144,243	47,393	32.8	373,275	*−223,364*	.....
Buffalo Ins. Co.	261,482	71,000	27.1	588,080	71,000	12.0
Calvert Fire	.....	*−277,500*	.....	.....	*−277,495*	.....
Canada Accident & Fire	175,841	96,289	54.7	1,032,939	532,668	51.5
Canada Security Insurance Co.	.....	39,461	.....	.....	45,514	.....
Canadian Commerce	5,196	780	15.0	7,390	246	3.3
Canadian General	1,777,985	557,071	31.3	4,279,932	1,441,783	33.6
Canadian Home Assurance	93,075	34,041	36.5	2,350,446	2,002,508	85.1
Canadian Indemnity	8,065,806	6,470,706	80.2	30,817,541	15,323,209	49.7
The Canadian Miller	76,698	37,473	48.8	76,698	37,473	48.8
The Canadian Provincial	260,431	70,950	27.2	536,776	240,953	44.8
Canadian Surety	1,068,953	361,162	33.7	3,322,417	1,905,581	57.3
Canadian Universal Ins. Co.	56,101	5,908	10.5	187,541	99,867	53.2
Casualty Co. of Can.	737,421	*−88,315*	*−11.9*	1,043,420	202,938	19.4
Centennial Ins.	10,644	.....	.....	10,913	.....	.....
Central Mutual Ins. Co.	.....	.....	.....	.....	*−118*	.....
Century Ins. Co. of Canada	115	*−12,383*	.....	468,447	374,080	79.8
Chateau Ins. Co.	1,452,468	.....	.....	2,577,700	.....	.....
Chrysler Insurance Co.	.....	180,035	.....	.....	179,839	.....
The Citadel Gen. Assur. Co.	1,622,320	273,511	16.8	5,152,943	2,773,296	53.8
Commerce & Industry of Canada	64,526	92,961	144.0	205,889	450,954	219.0
Commerce Group Insurance Co.	3,527	938	26.5	7,359,700	5,000,669	67.9
Commercial Union Assur. of Can.	7,371,721	3,021,848	40.9	15,468,201	7,561,164	48.8
Constitution Ins. Co. of Can.	692,576	393,721	56.8	1,713,133	965,349	56.3
Continental Ins.	1,975,610	1,997,868	101.1	8,450,127	7,213,782	85.3
Continental Ins. Co. of Can.	1,050	.....	.....	239,831	90,566	37.7
Contingency Ins. Co. Ltd.	17,298	1,828	10.5	18,487	56,732	306.8
Co-operative Fire & Casualty Co.	1,075,835	595,459	55.3	4,292,524	2,611,426	60.8
Co-operators Ins. Assoc.	2,865,413	1,173,055	40.9	2,865,413	1,173,055	40.9
Cornhill Ins. Co.	234,841	*−134,023*	.....	691,075	10,206	1.4
Coronation Ins.	62,679	9,649	15.3	355,808	188,919	53.0
Cumis Insurance	287,300	480,137	167.1	889,669	798,414	89.7
Dominion of Can. General	2,625,489	1,024,128	39.0	4,057,309	1,513,738	37.3
Dominion Ins. Corp.	1,436,703	408,542	28.4	2,254,888	524,469	23.2
Eagle Star	49,731	8,577	17.2	83,166	15,309	18.4
Eaton/Bay Ins. Co.	24,339	32,908	135.2	28,756	35,643	123.9
Ecclesiastical Ins. Office	168,621	9,286	5.5	326,099	45,084	13.8
Economical Mutual	3,658,762	753,328	20.5	4,807,738	1,615,507	33.6
Elite Insurance	9,363	*−10.634*	.....	689,663	61,524	8.9
Employers Ins. of Wausau —A Mutual Co.	371,317	14,950	4.0	476,800	*−18,795*	.....
Employers Reinsurance	1,222,882	528,800	43.2	2,171,496	1,198,805	55.2
English & American Ins. Co.	.....	.....	.....	.....	339	.....
Federal Insurance	818,209	1,164,040	142.2	1,860,635	4,208,105	226.1
Federated Mutual Ins. Co.	998,526	390,775	39.1	3,091,814	996,595	32.2
Federation Ins. Co. of Can.	412,140	238,186	57.3	1,458,114	559,455	38.3
Fidelity Ins. of Can.	679,181	155,466	22.8	1,213,427	1,920,113	158.2

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fire Ins. of Can.	.....	*−13,306*	.....	.....	7,574	....
Firemans Fund Ins. Co.	9,325	282,634	3030.9	54,537	322,383	591.1
Firemans Fund Ins. Co. of Can.	2,762,420	405,976	14.6	5,476,936	1,795,281	32.7
Florists Mutual	.....	.....	.....	.....	.....	....
Foremost	.....	.....	.....	72	*−6,693*	....
Gen. Accident of Can.	9,283,441	4,147,302	44.6	14,469,091	6,943,790	47.9
Gen. Ins. of America	250,773	104,680	41.7	584,076	90,916	15.5
Gen. Security of Canada	1,277,385	1,684,938	131.9	9,253,087	8,598,359	92.9
Gerling Global General	2,470,349	1,075,336	43.5	7,068,123	2,915,317	41.2
Gibraltar Gen. Ins. Co.	1,647,515	671,014	40.7	2,586,466	1,709,104	66.0
Gore Mutual	2,162,907	2,090,170	96.6	2,605,513	2,155,560	82.7
Grain Ins. & Guarantee Co.	64,291	28,495	44.3	359,813	57,180	15.8
Great Eastern Ins.	.....	74,218	.....	2,491	149,197	598.9
Guarantee Co. of N.A.	1,224,194	449,490	36.7	1,322,288	456,512	34.5
Guardian Ins. of Can.	5,352,000	1,578,000	29.4	14,264,000	7,424,000	52.0
Halifax Ins.	926,806	290,380	31.3	2,428,225	453,151	18.6
Hanover	342	7,500	2192.9	858	7,500	874.1
Hartford Fire	2,641,057	49,816	1.8	3,938,343	720,668	18.2
Herald Ins. Co.	86,415	18,306	21.1	103,412	19,829	19.1
Home Insurance	592,098	*−252,860*	.....	1,192,346	*−461,460*	....
Highlands Ins. Co.	.....	.....	.....	24,104	7,772	32.2
Ideal Mutual	113,220	18,006	15.9	333,899	12,218	3.6
INA Ins. Co. of Can.	747,225	*−11,328*	.....	1,169,629	578,473	49.4
Ins. of North America	1,199,320	*−1,293,628*	.....	1,964,194	*−888,315*	....
Ins. Corp. of Ireland	2,229,733	566,151	25.3	2,696,516	815,408	30.2
Kansa Gen. Ins. Co.	1,592,872	73,240	4.5	3,270,899	151,590	4.6
Liberty Mutual Fire	167,376	164,738	98.4	272,873	247,336	90.6
Liberty Mutual Ins.	1,493,680	1,349,221	90.3	2,356,312	2,766,594	117.4
Lloyds	4,715,627	338,198	7.1	13,443,733	12,166,116	90.4
London & Edinburgh Gen.	.....	.....	.....	.....	.....	....
London & Midland	64,603	*−38,481*	.....	144,154	*−35,955*	....
London Assurance	*−5,295*	588,462	.....	*−13,369*	4,370,801	....
Lumbermens Mutual Casualty	894,186	221,272	24.7	1,233,930	663,485	53.7
Maplex Gen. Ins. Co.	.....	.....	.....	.....	.....	....
Markel Ins. Co. of Can.	717,673	*−112,343*	.....	1,811,258	4,851,157	267.8
Maryland Casualty	.....	50,160	.....	.....	1,497,612	....
Midland Ins. Co.	18,786	22,350	118.9	21,251	50,000	235.2
Missisquoi & Rouville	238	.....	.....	542,136	297,434	54.8
Motors Ins. Co.	23,766,055	2,347,070	9.8	23,766,055	2,347,070	9.8
National Employers	7,360	302	4.1	30,493	4,419	14.4
New Hampshire Insurance Co.	1,105,779	148,107	13.3	2,140,927	254,150	11.8
New India Assurance	661	.....	.....	981	.....	....
New Rotterdam Insurance	49,881	5,973	11.9	49,881	5,973	11.9
Niagara Fire	.....	.....	.....	07	.....	....
Norman Insurance Ltd.	394,439	256,468	65.0	987,693	899,936	91.1
Northumberland Gen. Ins. Co.	3,685,390	1,977,040	53.6	7,349,002	4,275,135	58.1
North Waterloo Farmers Mut.	.....	.....	.....	.....	.....	....
Norwich Union Fire	.....	*−148,010*	.....	.....	*−207,465*	....
Old Republic	2,287	.....	.....	59,985	.....	....
Ontario Mut. Gen. Ins. Co.	201,951	15,066	7.4	201,951	15,066	7.4
Omaha Indemnity	260	.....	.....	16,568	3,320	20.0
Orion Ins.	351,026	63,399	18.0	358,407	37,404	10.4
Otter-Dorchester Mutual Ins. Co.	304,126	118,150	38.8	304,126	118,150	38.8
Pacific Employers	119,153	.....	.....	138,175	613	.4
Pafco Ins. Co. Limited	912	.....	.....	912	.....	....
La Paix General	21,964	57,943	263.8	394,687	598,440	151.6
Pearl Assur. Co.	.....	25,801	.....	.....	2,753	....
The Personal Ins. Co. of Can.	326,564	232,580	71.2	813,590	846,205	104.0
Perth Ins. Co.	368,608	131,224	35.5	463,782	106,970	23.0
Phoenix Assur. of Can.	1,825,215	133,440	7.3	3,090,735	711,645	23.0
Pilot	1,715,994	307,204	17.9	1,715,994	307,204	17.9
Pitts Ins.	451,615	59,857	13.2	1,018,470	144,223	14.1
Portage La Prairie Mutual	48,316	58,054	120.1	522,955	305,221	58.3
Provident Assurance	321	*−27,415*	.....	4,383,127	2,462,713	56.1
Prudential Assur.	2,536,013	2,017,324	79.5	8,953,964	7,413,786	82.7
QBE Ins. Co.	.....	*−298*	.....	.....	*−10,749*	....
Quebec Assur.	48,989	1,945	3.9	1,366,157	671,397	49.1
Reliance Ins. Co.	1,482,610	946,801	63.8	2,020,514	1,416,225	70.0

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Royal Ins. Co. of Can.	13,078,761	12,371,587	94.5	36,206,554	27,863,165	76.9
Safeco	438,623	181,768	41.4	2,041,599	916,434	44.8
St. Paul Fire & Marine	637,137	656,389	103.0	1,107,779	596,388	53.8
Scottish & York	4,420,999	2,053,218	46.4	8,393,939	4,286,570	51.0
Scottish Union & National	.....	.....	.....	.....	.....	.....
Seaboard Surety Co.	272,812	*−62,579*	.....	414,071	*−14,629*	.....
Security Ins. Co. of Hartford	29,581	8,845	29.9	134,572	10,956	8.1
Security Mutual Casualty	28,842	15,419	53.4	88,215	5,751	6.5
Sentry Ins. A. Mutual Co.	3,584	*−49,113*	.....	3,584	*−49,122*	.....
Simcoe & Erie	7,701,727	3,899,408	50.6	19,321,713	11,012,769	56.9
Sovereign Gen. Ins. Co.	283,605	253,910	89.5	1,154,211	562,707	48.7
Stanstead & Sherbrooke	32,019	1,576	4.9	339,618	161,626	47.5
State Farm Fire & Casualty	246,857	106,869	43.2	280,619	111,435	39.7
The Strathcona Gen. Ins. Co.	273,065	327,879	120.7	1,721,057	450,557	26.1
Sun Alliance Ins. Co.	1,546,121	*−282,315*	.....	3,402,563	*−3,212,994*	.....
Switzerland General	.....	.....	.....	115,014	73,015	63.4
Symons General	108,862	18,264	16.7	220,221	40,837	18.5
Tokio Marine & Fire	75,780	52,162	68.8	81,855	2,995	3.6
Toronto General	.....	190	.....	.....	10,370	.....
Traders Gen. Ins. Co.	184,314	133,655	72.5	761,421	575,693	75.6
Transport Indemnity	.....	.....	.....	29,665	52,500	176.9
Transport Insurance	64,098	9,958	15.5	171,252	89,343	52.1
Travelers Indemnity	588,589	573,499	97.4	866,060	428,840	49.5
Travelers Indemnity of Can.	1,136,059	290,883	25.6	3,846,373	2,999,434	77.9
Travelers Ins.	.....	*−2,612*	.....	.....	*−2,612*	.....
Unigard Mutual	.....	7,951	.....	.....	32,552	.....
United Canada Ins. Co.	56,007	15,345	27.3	138,232	129,144	93.4
United Provinces	4,398	18,150	336.2	1,618,878	201,827	12.4
United States Fidelity & Guar.	2,495,702	1,402,901	56.2	3,207,706	1,765,617	55.0
United States Fire	2,678,917	1,003,209	37.4	8,130,836	6,753,923	83.0
Unity Fire & Gen. Ins.	35,800	*−30,158*	.....	87,190	19,898	22.8
Utica Mutual	50,114	132,910	265.2	102,077	148,216	145.2
Victoria Ins. Co. of Can.	265,277	122,270	46.0	2,303,187	1,011,508	43.9
Waterloo Mutual	1,057,144	423,431	40.0	1,057,144	423,431	40.0
Wawanesa Mutual	1,063,170	1,001,145	94.1	3,364,791	1,499,578	44.5
Western Assurance	3,855,173	1,415,263	36.7	4,685,906	2,112,953	45.0
Western General Mutual	797,199	158,816	19.9	797,199	158,816	19.9
Yasuda Fire and Marine	32,586	10	.....	54,730	10	.....
York Fire & Cas. Ins. Co.	101,276	96,530	95.3	101,276	96,530	95.3
Zurich Ins. Co.	4,445,400	2,137,117	48.0	8,391,465	3,312,553	39.4
Totals—1979	189,092,025	78,246,809	41.3	418,325,044	222,103,626	53.0
Totals—1978	148,754,407	104,802,977	70.5	385,934,607	271,007,163	70.2
Totals—1977	140,613,115	95,605,117	68.0	352,867,564	249,428,343	70.7
Totals—1976	109,810,063	98,280,276	89.5	272,749,622	180,476,399	66.2
Totals—1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (cont.'d)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
lgoma	22,544	2,018	9.0
mherst Island	379	.....	.....
yr	26,083	37,584	144.1
ay of Quinte	73,396	10,537	14.4
ertie & Clinton	73,581	24,292	33.0
lanshard	16,037	18,289	114.0
rant	24,638	1,231	5.0
aradoc Delaware	8,453	1,068	12.6
ayuga	28,572	135,434	474.0
ulross	6,787	4,864	71.7
ownie	14,834	2,983	20.1
ufferin	50,463	23,712	47.0
umfries	22,036	4,045	18.4
ast Williams	11,939	2,863	24.0
kfrid	13,652	5,453	39.9
ima	28,779	*−67,558*	.....
rie	35,152	*−8,567*	.....
armers' (Lindsay)	227,834	45,793	20.1
ormosa	70,281	15,646	22.3
ermania	12,879	3,020	23.4
lengarry	53,386	72,561	135.9
renville	102,163	15,643	15.3
rey & Bruce	20,679	8,775	42.4
alwell	70,595	32,866	46.6
amilton Township	104,461	98,481	94.3
ay	49,987	3,891	7.8
oward	46,914	24,906	53.1
owick	73,635	8,666	11.8
ent & Essex	116,389	39,682	34.1
ambton	88,989	94,100	105.7
anark	181,992	44,090	24.2
ennox & Addington	58,703	13,727	23.4
obo	10,691	33,339	311.8
ondon	19,730	7,168	36.3
IcGillivray	15,410	1,168	7.6
IcKillop	13,161	6,029	45.8
orfolk	37,672	577	1.5
orth Blenheim	24,552	12,297	50.1
orth Kent	39,511	4,629	11.7
xford	76,106	*−11,367*	.....
eel	79,483	*−21,912*	.....
eel & Maryborough	50,871	15,628	30.7
rescott	43,379	18,943	43.7
outh Easthope	54,236	9,945	18.3
ownsend	19,386	3,809	19.6
sborne & Hibbert	42,925	*−23,167*	.....
abisa	27,662	*−3,287*	.....
est Elgin	31,850	5,985	18.8
est Wawanosh	39,453	24,634	62.4
estminster	10,262	3,066	29.9
armouth	6,702	2,577	38.5
Totals for 1979	2,379,164	810,156	34.1
Totals for 1978	1,964,047	1,042,952	53.1
Totals for 1977	1,544,016	605,606	39.2
Totals for 1976	958,024	607,332	63.4
Totals for 1975	687,135	522,141	76.1

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979 ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Concl'd)

COMPANIES	ONTARIO			CANADA		
	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES AND ADJUSTMENT EXPENSES INCURRED	RATIO	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES AND ADJUSTMENT EXPENSES INCURRED	RATIO
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	189,092,025	78,246,809	41.3	418,325,044	222,103,626	53.0
Farmers' Mutuals	2,379,164	810,156	34.1	2,379,164	810,156	34.1
TOTALS FOR 1979	191,471,189	79,056,965	41.2	420,704,208	222,913,782	53.0
TOTALS FOR 1978	150,718,454	105,845,929	70.2	387,898,654	272,050,115	70.1
TOTALS FOR 1977	142,157,131	96,210,723	67.7	354,411,580	250,033,949	70.5
TOTALS FOR 1976	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2
TOTALS FOR 1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
etna Casualty & Surety	*−14,019*	.....	.....	38,657	51,992	134.4
ffiliated F M	60,290	17,230	28.5	124,827	18,150	14.5
llendale Mut. Ins. Co.	4,700,601	11,590,912	246.5	10,739,426	14,717,601	137.0
llstate Ins. Co. of Can.	21,335	.....	.....	20,971	.....	....
merican Home Assurance Co.	77,553	500,000	644.7	293,383	500,000	170.4
merican Ins.	.....	.....	.....	*−104*	.....	....
nglo Canada	602	.....	.....	602	.....	....
rkwright-Boston Mfg. Mutual	2,065,840	36,625	1.7	4,682,245	3,130,563	66.8
oiler Inspection & Ins. Co. of Can.	4,342,003	1,665,672	38.3	12,595,401	4,163,123	33.0
anada Accident & Fire Assur.	34,262	10,938	31.9	177,250	22,587	12.7
anada Security Assur. Co.	.....	.....	.....	.....	.....	....
anadian General	23,456	.....	.....	34,494	*−3,300*	....
anadian Home Assur.	230	.....	.....	14,997	.....	....
anadian Indemnity Co.	.....	.....	.....	*−7,500*	.....	....
he Canadian Millers	11,205	5,491	49.0	11,205	5,491	49.0
anadian Surety	26,784	.....	.....	40,530	.....	....
he Casualty Co. of Can.	5,155	.....	.....	8,200	.....	....
entury Ins. Co. of Can.	.....	.....	.....	5,079	.....	....
hateau Ins. Co.	24,194	.....	.....	71,944	15,302	21.2
ommerce Group Ins. Co.	*−140*	.....	.....	281,607	8,287	2.9
ommercial Union Assur. of Can.	1,652,147	1,186,891	71.8	5,552,518	1,124,940	20.2
ontinental Ins.	566,761	169,345	29.8	1,557,926	299,164	19.2
ontinental Ins. Co. of Can.	.....	.....	.....	8,427	.....	....
ooperative Fire & Casualty Co.	580	.....	.....	1,765	.....	....
ominion of Can. Gen.	38,909	.....	.....	47,881	.....	....
ominion Ins. Corp.	128,504	12,356	9.6	175,182	220,990	126.1
aton/Bay Ins. Co.	151	.....	.....	650	.....	....
conomical Mutual	78,263	7,348	9.3	104,262	8,441	8.0
ederal Ins.	11,065	*−25*	.....	19,090	346	1.8
ederation	2,040	.....	.....	8,928	.....	....
iremans Fund Ins. Co.	.....	.....	.....	.....	.....	....
ireman's Fund Ins. Co. of Can.	35,508	32	.....	65,820	*−90*	....
eneral Accident of Can.	*−19*	*−2,022,712*	.....	*−69*	*−1,994,060*	....
eneral Security of Can.	1,147	.....	.....	268,423	8,412	3.1
erling Global General	1,783,142	485,077	27.2	4,731,615	1,948,306	41.1
ibraltar Gen. Ins. Co.	13,085	.....	.....	13,206	.....	....
ore Mutual	28,164	4,215	15.0	43,939	4,251	9.6
reat American Ins.	.....	.....	.....	.....	.....	....
uarantee Co. of N.A.	859,052	190,702	22.1	859,052	190,702	22.1
uardian Ins. of Can.	95,000	27,000	28.4	235,000	26,000	11.0
alifax Ins.	15,632	.....	.....	33,346	578	1.7
artford Fire	29,269	325	1.1	51,348	267	.5
ome Insurance	15,783	5,697	36.0	51,555	5,697	11.0
NA Ins. Co. of Can.	1,129	.....	.....	2,654	.....	....
ns. of North America	*−180*	.....	.....	245	.....	....
loyds	67,627	.....	.....	67,627	*−150*	....
umbermans Mutual Casualty	638,713	163,194	25.5	802,879	177,468	22.1
arkel Ins. Co. of Canada	532,018	.....	.....	532,018	.....	....
aryland Casualty	.....	.....	.....	.....	.....	....
orman Insurance	.....	.....	.....	3,455	.....	....
a Paix General	.....	.....	.....	9,680	579	5.9
erth Insurance	517	.....	.....	517	.....	....
hiladelphia Manufacturers	420,369	6,904	1.6	389,134	*−9,683*	....
hoenix Assur. of Can.	46,395	.....	.....	75,824	.....	....
itts Insurance Co.	152	.....	.....	152	.....	....
rotection Mutual	1,239,455	186,628	15.0	4,709,588	1,573,817	33.4
rovident Assurance	.....	.....	.....	117,108	9,031	7.1
rudential Assurance	29,643	*−556*	.....	121,591	*−10,683*	....
uebec Assurance	320	01	.....	166,476	13,069	7.8
eliance Ins. Co.	11,736	.....	.....	15,404	.....	....
oyal Ins. Co. of Can.	3,553,608	1,561,880	43.9	11,047,859	4,641,513	42.0
t. Paul Fire & Marine	18,648	4,612	24.7	36,657	5,270	14.3
tanstead & Sherbrooke	1,311	.....	.....	119,039	7,916	6.6
tate Farm Fire & Casualty	689	.....	.....	689	.....	....
un Alliance Ins. Co.	29,266	.....	.....	74,458	*−9,200*	....
okio Marine & Fire	*−91*	.....	.....	3,901	.....	....
raders General	580	.....	.....	1,765	.....	....
ravelers Indemnity	59,213	*−1,436*	.....	117,508	406,912	346.2

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY (concl.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Travelers Indemnity of Can.	127,191	10,091	7.9	355,888	48,851	13.7
United Provinces	.....	.....	.....	58,853	900	1.5
United States Fire	18,816	447	2.3	41,663	704	1.6
Western Assurance	372,922	*−34,499*	.....	435,231	*−30,921*	....
Zurich Ins. Co.	122,853	34,245	27.8	213,972	27,878	13.0
Totals—1979	24,026,434	15,824,666	65.8	62,484,913	31,327,011	50.1
Totals—1978	19,472,367	7,236,333	37.2	54,122,672	18,376,884	34.0
Totals—1977	21,884,900	8,052,542	36.8	53,376,148	21,213,993	39.0
Totals—1976	14,332,846	5,227,306	36.5	41,625,048	21,564,264	51.8
Totals—1975	15,311,753	6,550,939	42.7	39,230,517	17,896,807	45.6

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
Abbey Life Ins. Co.	66,512	33,401	50.2	81,261	36,989	45.5
Aetna Insurance	.....	.....	.....	.....	.....	....
Aetna Life	12,141,923	12,532,780	103.2	18,145,038	16,920,840	93.2
Alexander Hamilton Life Ins. Co. of America	2,066,698	1,868,176	90.3	8,936,536	7,833,948	88.0
Alliance Mutual Life	155,101	191,896	123.7	14,011,429	10,240,513	73.0
Allstate Ins. Co.	9,707	6,250	64.3	23,866	23,799	99.8
Allstate Ins. Co. of Canada	1,182,270	378,252	32.0	3,229,375	1,265,127	39.1
Allstate Life Ins. Co. of Can.	118,647	461,379	390.0	173,212	799,907	462.0
Allstate Life Ins. Co.	15,128	.....	.....	21,322	.....	....
The American Ins. Co.	.....	.....	.....	.....	.....	....
American Bankers Ins. Co. of Fla.	324,808	58,192	18.0	339,525	54,848	16.1
American Bankers Life Assur. Co. of Fla.	681,962	3,558	5.2	2,559,534	165,213	6.4
American Bankers Life Insurance Co.	13,713	9,415	68.6	13,713	9,415	69.0
American Home Assurance Co.	1,873,278	1,492,466	79.6	4,875,594	3,358,948	69.0
American Mutual Liability	2,381	1,885	79.1	2,381	1,885	79.1
Artisans Life Ins. Co-op	40,631	14,506	35.7	8,938,496	6,720,837	75.1
Assumption Mutual Life Ins. Co.	13,058	64	.4	471,556	369,301	78.3
L'Assurance Vie Desjardins	325,049	192,727	59.2	22,479,426	20,501,483	91.2
Atlantic Mutual Life Assur. Co.	92,643	58,007	63.0	1,113,568	979,907	88.0
Bankers Life and Casualty Co.	93,335	66,000	71.0	118,145	66,000	56.0
Bankers Life Co.	27,649	17,748	64.1	47,000	42,684	91.0
British Aviation Ins. Co. Ltd.	11,468	.....	.....	19,664	.....	....
British Pacific Life	277,479	29,519	10.6	706,503	83,996	12.0
Capitol Life	22,366	5,167	23.1	33,578	6,653	20.0
Canada Accident & Fire Assur.	19,074	1,522	8.0	140,754	64,993	46.1
Canadian Indemnity Co.	.....	.....	.....	143	1,378	964.0
Canada Life	28,527,166	28,205,933	98.8	57,321,850	50,707,072	80.4
Carolina Life & Accident Ins. Co.	19,247	7,775	40.3	19,247	7,775	40.3
Casualty Co. of Canada	668	*−400*	.....	700	*−400*	....
Canadian General Life Ins. Co.	2,854,273	2,169,641	76.0	9,497,527	7,727,699	81.3
Chrysler Life Ins. Co. of Canada	175,511	98,882	56.3	238,994	184,162	77.0
The Citadel Gen. Assur. Co.	14,158,823	9,257,750	65.3	36,325,560	22,416,585	62.0
The Citadel Life Assur. Co.	631,408	461,403	70.0	1,610,402	920,342	57.1
Combined Ins. of America	7,295,185	2,357,575	32.3	44,368,075	19,773,483	45.0
Commerce & Industry Ins. Co. of Can.	204,312	113,948	56.0	265,033	164,430	62.0
Commerce Group Ins. Co.	.....	.....	.....	*−506*	1,286	....
Commercial Travelers Mutual Ins.	216,150	142,545	66.0	518,195	344,034	66.3
Commercial Union Assur. of Can.	4,098,207	3,298,473	80.4	6,388,941	3,800,883	59.4
Confederation Life	70,712,141	78,879,448	112.0	150,527,136	149,196,820	99.1
Connecticut General Life	2,444,004	2,026,440	83.0	2,942,768	2,467,000	84.0
Constellation Assurance	8,508,955	6,937,465	82.0	18,459,070	13,514,913	73.2
Constitution Ins. Co. Canada	49,766	.....	.....	82,191	.....	....
Continental Assurance Co.	339,542	188,669	56.0	356,831	269,874	76.0
Continental Insurance	794,440	280,961	35.3	1,533,797	674,646	44.0
Continental Ins. Co. of Can.	228,907	83,373	36.4	286,336	97,006	34.0
Co-operative Fire Casualty Co.	713,788	429,719	60.2	7,603,856	6,702,791	88.1
Co-operators Ins. Assoc.	1,505,597	1,080,242	72.0	1,505,597	1,080,242	72.0
Coronation Insurance	132,382	82,794	62.5	150,383	83,730	56.0
Credit Life	.....	.....	.....	*−496*	1,786	....
Crown Life	19,262,020	11,511,019	60.0	67,432,605	57,790,060	86.0
Cumis Insurance	36,470	7,932	22.0	87,710	49,065	56.0
Cumis Life Ins. Co.	2,871,708	2,446,220	85.1	4,634,974	3,500,503	76.0
Cuna Mutual	*−19,758*	79,889	.....	*−41,785*	275,288	....
Dominion of Canada General	397,136	598,085	151.0	745,778	1,177,839	158.0
Dominion Ins. Corp.	304,400	131,480	43.1	1,188,804	220,320	19.0
Dominion Life	13,196,975	12,520,092	95.0	20,561,962	19,787,812	96.2
Eaton/Bay Ins. Co.	11,619	7,152	62.0	30,704	14,434	47.0
Eaton/Bay Life Assur. Co.	861,395	759,148	88.1	1,460,942	1,138,276	78.0
Economical Mutual	134,036	42,862	32.0	334,684	108,249	32.3
L'Economie Mutuelle	.....	.....	.....	7,212,741	4,334,421	60.0
Emmco Insurance	23,588	3,375	14.3	61,376	4,614	7.5
Empire Life Ins. Co.	623,083	.....	.....	1,091,221	.....	....

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
Employers Ins. of Wasau A Mutual Co.	14,688	*−5,573*	.....	14,770	*−5,493*	....
Employers Reinsurance Corp.	4,500	.....	.....	4,500	.....	....
Equitable Life Assur. U.S.	2,587,527	2,045,133	79.0	7,087,836	6,677,583	94.2
Equitable Life Ins. Canada	3,036,693	2,887,147	95.0	4,085,173	3,551,606	86.9
Excelsior Life	40,132,662	36,400,261	91.0	73,609,791	65,678,335	89.2
Federal Home Life	*−185,498*	163,104	.....	*−786,066*	402,537	....
Federal Insurance	45,469	*−35,361*	.....	45,469	*−35,522*	....
Federated Life Ins. Co.	72,879	26,474	36.3	151,739	41,195	27.1
Federated Mutual Ins. Co.	3,161	.....	.....	13,242	5,851	44.1
Fidelity Ins. of Canada	129	*−1,400*	.....	289	*−1,565*	....
Financial Life	224,493	170,145	76.0	1,068,879	579,793	54.2
Fireman's Fund American Life Insurance	207,781	156,930	76.0	470,060	156,930	33.3
Fireman's Fund Ins. Co.	38,853	*−26,875*	.....	120,398	*−72,393*	....
Fireman's Fund of Canada	.....	*−03*	.....	54	*−08*	....
Ford Life	323,019	196,423	61.0	3,023,534	2,121,924	70.1
Foresters Indemnity Co.	2,365	2,948	124.0	4,596	2,948	64.1
Franklin Life	37,996	17,342	46.0	40,174	17,793	44.2
General Accident of Canada	208,632	35,151	17.0	208,632	35,151	168.4
General American Life	96,794	56,275	58.1	97,920	56,929	58.1
Gerling Global Life	4,385	.....	.....	6,070	.....	....
Globe Life Ins. Co.	4,792	.....	.....	76,459	185,700	243.0
Great Eastern Insurance	.....	.....	.....	.....	.....	....
Great West Life	68,327,847	63,435,973	93.0	193,752,444	178,392,026	92.0
Guarantee Co. of N.A.	113,430	1,142	1.0	113,430	1,142	1.0
Guardian Ins. of Canada	180,000	141,000	78.3	464,000	237,000	51.0
Halifax Insurance	7,616	1,318	17.3	16,754	2,658	16.0
Hartford Fire	274,126	1,480	.5	288,920	*−2,535*	....
Hartford Life	19,802	24,097	122.0	56,910	32,768	57.5
Heritage Life Assurance	96,111	17,482	18.1	96,268	17,482	18.1
Home Insurance	17,811	2,677	15.0	17,811	2,677	15.0
Imperial Life	12,313,505	10,216,395	83.0	23,377,448	18,132,157	77.5
INA Insurance Co. of Can.	139,728	41,191	29.4	219,156	55,956	25.5
Independence Life and Accident	300	.....	.....	300	.....	....
Industrial Life	3,924,980	3,110,068	79.2	15,911,084	11,207,407	70.4
Insurance of North America	855,960	894,191	104.4	1,288,886	1,352,967	105.0
John Alden Life	42,659	22,294	52.2	173,914	274,878	158.0
John Hancock Mutual Life	1,936,826	977,326	50.4	3,028,855	2,018,795	67.0
Laurentian Mutual Assur. Co.	13,303	1,060	8.0	10,878,823	7,454,300	68.5
Laurier Life	1,935,403	1,072,987	55.4	2,460,102	1,749,151	71.1
Liberty Mutual Insurance	78,627	20,553	26.1	154,018	193,268	125.4
Life Ins. Co. of N.A.	2,462,394	820,673	33.3	4,343,854	1,726,176	39.7
Lincoln National Life	.....	.....	.....	.....	.....	....
Lloyds	5,492,453	2,277,677	41.4	14,087,765	5,351,705	37.9
Life Invenstors Co. of America	823,434	125,147	15.1	855,789	128,485	15.0
London and Midland	1,976,277	763,711	38.6	5,915,938	2,128,827	35.9
London Assurance	*−112*	23,178	.....	*−180*	73,005	....
London Life	60,725,802	58,696,575	96.5	103,202,677	97,725,140	94.5
Lumbermen's Mutual Casualty	175,660	38,998	22.2	176,667	43,490	24.6
Maccabees Mutual Life	214,018	391,928	183.1	236,913	417,515	176.2
Manufacturers Life	433,588	428,188	98.7	1,126,411	816,401	72.4
Maritime Life Assur. Co.	9,527,496	9,058,987	95.0	20,579,628	18,039,551	87.6
Markel Ins. Co. of Canada	792,966	333,538	42.0	1,855,030	775,670	41.8
Maryland Life of Baltimore	.....	.....	.....	.....	.....	....
Massachusetts General Life	1,017,954	589,318	57.8	1,695,464	866,665	51.1
Massachusetts Indemnity & Life	23,826	*−10,269*	.....	42,295	*−10,269*	....
Massachusetts Mutual Life	101,362	118,538	116.9	232,713	169,074	72.6
Metropolitan Life Ins. Co.	26,799,485	26,490,745	98.8	50,906,470	51,032,288	100.2
Ministers Life & Casualty Union	16,927	14,277	84.3	38,827	25,035	64.4
Monarch Life Assur. Co.	53,999	47,561	88.0	200,778	194,340	96.7
Montreal Life	85,864	*−11,427*	.....	236,336	180,916	76.5
Mony Life Ins. Co. of Canada	101,749	2,778	2.8	372,747	69,397	18.6
Mutual Life of Canada	48,575,774	47,180,496	97.1	84,676,884	80,787,160	95.4
Mutual Life of New York	183,427	151,075	82.3	423,205	281,129	66.4
Mutual of Omaha	19,858,559	11,992,582	60.3	45,259,860	33,015,560	72.9

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
National Fidelity Life	341,086	61,275	17.9	911,106	157,452	17.2
National Life	11,172,884	9,733,318	87.1	21,049,121	18,492,746	87.8
New England Mutual Life	70,429	*−194,937*	.....	70,931	*−194,896*	....
New York Life	1,417,933	1,062,672	74.9	6,870,990	5,388,442	78.4
North American Co. for Prop & Cas.	15,989	.....	.....	35,816	.....	....
North American Life	5,239,889	4,238,483	80.8	10,605,129	8,515,989	80.3
North American Life & Casualty	74,073	155,794	210.3	369,265	247,738	67.0
North West Life Assur. Co. of Can.	140,729	183,219	130.1	410,546	510,037	122.4
Northern Life Assur. of Can.	2,586,505	2,265,259	87.5	5,204,867	3,467,557	66.6
Norwich Union Fire	.....	1,107	.....	.....	1,221	....
Occidental Life of California	2,557,847	1,904,362	74.4	10,386,403	7,095,080	68.3
Old Republic	152,145	50,000	32.8	526,162	50,000	....
Old Republic Life	1,098,090	603,174	54.9	2,933,675	795,708	9.5
Ontario Motorists Ins. Co.	358,603	326,091	90.9	358,603	326,091	90.9
La Paix General	115	.....	.....	9,165	.....	....
Pan American Family	75,200	20,000	26.5	75,200	20,000	26.5
Paul Revere Life	5,516,098	2,175,705	39.4	12,574,784	3,525,398	28.0
Pennsylvania Life	1,641,244	655,773	39.9	11,447,146	4,524,698	39.5
PHF Life	*−80,040*	63,747	.....	*−191,961*	294,092	....
Phoenix Assur. of Canada	14,915	6,190	41.5	27,001	16,999	62.9
Phoenix Mutual Life Ins. Co.	22,032	773	3.5	22,032	773	3.5
Pitts Insurance	467	148	31.6	467	*−18,724*	....
Pitts Life Ins. Co.	1,512,012	1,208,975	79.9	2,579,338	2,053,378	79.6
Les Prevoyants du Canada	34,935	.....	.....	6,934,508	4,977,761	71.7
Provident Assurance	*−73*	.....	.....	606,396	139,757	23.0
Provident Life and Accident	699,201	580,087	82.9	959,223	733,438	76.4
Prudential Assurance England	1,423,617	828,427	58.1	4,166,490	2,336,263	56.0
Prudential Insurance America	43,793,885	41,772,274	95.3	76,168,664	70,370,362	92.3
Quebec Assurance	853	.....	.....	35,348	*−1,372*	....
Reliable Life Ins. Co.	3,643,343	1,271,447	34.8	6,911,777	1,999,233	28.9
Royal Ins. Co. of Canada	557,028	458,359	82.2	1,873,842	1,074,292	57.3
St. Paul Fire & Marine	38,190	3,471	9.0	46,175	4,042	8.7
Safeco Life Ins. Co.	5,623	*−37,592*	.....	14,314	*−37,592*	....
La Sauvegarde Life	322,827	300,703	93.1	7,935,117	7,915,045	99.7
Seaboard Life Ins. Co.	1,294,665	856,572	66.1	14,628,774	5,822,424	39.8
Security Mutual Casualty	9,633	69,554	722.0	97,011	129,588	133.5
Simcoe & Erie General	1,128	.....	.....	1,128	.....	....
Stanstead & Sherbrooke	2,763	.....	.....	62,127	46,031	74.0
State Farm Fire & Casualty	2,402	01	.....	2,584	01	....
State Mutual Life	205,981	169,235	82.1	208,461	171,568	82.3
Sun Alliance Ins. Co.	171,294	17,746	10.3	341,079	165,135	48.4
Sun Life Assurance of Canada	36,200,036	34,519,634	95.3	82,983,336	83,807,251	100.9
Teachers Insurance and Annuity	.....	.....	.....	25,692	*−278,571*	....
Travelers Insurance	4,876,735	4,491,709	92.1	7,654,255	7,317,193	95.5
Travelers Life Ins. Co. Canada	25,553,285	21,624,698	84.6	41,873,163	33,172,538	79.2
Underwriters National Assoc. Co.	82,789	44,259	53.4	243,876	189,806	77.8
Unigard Mutual	.....	.....	.....	.....	195	....
Union Mutual Life	313,244	283,530	90.5	1,280,072	1,136,150	88.7
United American	11,306	7,395	65.4	24,796	15,718	63.3
United Benefit Life	151	.....	.....	504	110	21.8
United States Fidelity & Guar.	25	.....	.....	2,355	1,141	48.4
Washington National	5,231	4,479	85.6	5,231	4,479	85.6
Wawanesa Mutual Life	26,776	19,712	73.6	154,869	102,928	66.4
Western Assurance	134,621	27,101	20.1	146,745	29,990	20.4
Western Life	16,481	21,112	128.0	22,916	21,112	92.1
Zurich Ins. Co.	542	187,265	345.5	6,877	173,238	251.9
Zurich Life Ins. Co. of Canada	5,229,742	4,736,855	90.5	17,147,592	14,909,112	86.9
Totals 1979	676,002,785	600,005,590	88.7	1,568,033,840	1,324,152,500	84.4
Totals 1978	576,840,490	475,122,952	82.4	1,319,226,578	1,042,411,080	79.0
Totals 1977	484,913,477	412.354,709	85.0	1,121,170,133	917,091,836	81.8
Totals 1976	443,362,218	355,609,192	80.2	1,004,477,431	763,215,814	76.0
Totals 1975	334,214,981	252,448,559	75.5	750,388,304	549,739,565	73.3

TABLE XV OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE
AIRCRAFT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Ins. Co.	.....	7,561	.....	15,320	14,846	96.9
Aetna Casualty & Surety	167,521	124,326	74.2	425,038	615,529	144.8
American Home Assur. Co.	41,540	1,215,500	2926.0	3,743,649	3,160,496	84.4
Aviation and General	124,161	52,194	42.0	1,134,089	318,698	28.1
British Aviation Ins. Co. Ltd.	1,034,680	683,287	66.0	3,522,735	3,242,546	92.0
Canadian Indemnity	.....	.....	.....	.....	50	....
Canadian General	.....	24	.....	.....	638	....
Chateau Ins. Co.	27,738	*−1,122*	.....	415,965	151,126	36.3
Citadel General Assur.	.....	*−2,025*	.....	.....	*−15,352*	....
Commercial Union Assur. London	242,787	498,777	205.4	966,526	1,282,116	132.6
Commonwealth Insurance Co.	12,500	81,702	653.6	2,823,781	2,411,395	85.3
Continental Insurance	553,925	2,117,001	382.1	2,211,507	2,338,067	105.7
Coronation Insurance	218,918	243,245	111.1	731,510	365,196	49.9
Eagle Star	1,021,016	2,778,680	272.1	3,886,082	6,955,884	178.9
Employers Ins. of Wausau - A. Mutual Co.	.....	*−500*	.....	.....	*−500*	....
English & American Ins. Co.	9,581	11,127	116.1	157,906	134,046	84.8
General Security of Canada	25,912	*−675*	.....	55,149	10,379	18.8
Hartford Fire	*−360*	.....	.....	873,049	1,114,227	127.6
Home Insurance	.....	.....	.....	.....	*−173*	....
Insurance of North America	888,908	544,114	61.2	2,356,947	1,386,791	58.8
Insurance Corp. of Ireland	69,566	26,255	37.7	354,953	316,307	89.1
INA Insurance Co. of Can.	.....	*−151*	.....	.....	*−205*	....
Liberty Mutual Insurance	.....	1,965	.....	1,487	1,965	132.1
Lloyds	2,733,583	2,878,100	105.2	16,981,775	13,967,710	82.2
London Assurance	.....	*−7,040*	.....	.....	*−110,000*	....
Markel Ins. Co. of Can.	23,397	19,345	82.6	67,082	20,155	30.0
Norman Insurance	418,093	126,288	30.2	795,622	357,219	44.8
Orion Insurance	1,430,448	28,240,366	197.4	7,061,680	8,882,848	125.7
Personal Insurance Co.	42,902	54,008	125.8	248,539	204,463	82.2
Phoenix Assur. Co. Ltd.	330,749	470,369	142.2	2,059,017	1,785,577	86.7
Pitts Insurance Co.	.....	.....	.....	.....	.....	....
Prudential Assur.	69,272	230,799	333.1	308,384	536,398	173.9
Royal Ins. Co. of Can.	.....	.....	.....	.....	.....	....
St. Paul Fire & Marine	3,321	*−10,577*	.....	157,010	*−142,949*	....
Simcoe & Erie	742,856	1,189,756	160.1	4,831,256	7,733,942	160.0
Travelers Indemnity	494,546	1,144,711	231.4	2,732,273	2,154,625	78.8
United States Fidelity & Guar.	202,469	21,462	10.6	313,972	6,966	2.2
Victoria Ins. Co. of Can.	182,587	125,773	68.8	431,928	489,072	113.2
Western Assurance	.....	*−38,047*	.....	*−87,380*	*−92,932*	....
Zurich	109,537	76,667	69.9	109,537	76,667	69.9
Totals—1979	11,222,153	17,486,935	155.8	59,686,388	59,673,833	99.9
Totals—1978	8,857,500	7,365,004	83.1	53,359,126	48,696,498	91.3
Totals—1977	7,924,940	7,802,002	98.4	48,763,641	34,808,078	71.4
Totals—1976	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0
Totals—1975	9,219,303	4,513,930	49.0	76,718,288	47,832,614	62.3

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

CREDIT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
erican Credit Indemnity Co. of N.Y.	678,576	*−79,622*	.....	1,713,777	180,688	10.5
ntinental Ins.	.....	.....	.....	.....	.....	....
ntinental Ins. Co. of Can.	129,762	7,535	5.9	160,997	39,847	24.8
minion Ins. Corp.	.....	*−3,273*	.....	.....	*−3,273*	....
Totals—1979	808,338	*−75,360*	.....	1,874,774	217,262	11.5
Totals—1978	788,600	201,229	25.5	1,842,861	693,930	37.6
Totals—1977	542,606	42,672	7.9	1,380,896	631,982	45.8
Totals—1976	2,276,668	934,398	41.0	9,438,373	5,152,640	54.6
Totals—1975	716,686	208,078	29.0	6,561,354	3,408,272	51.9

TABLE XVII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

TITLE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
icago Title	5,842	.....	.....	18,356	.....	....
wyers Title Ins. Corp.	27,611	.....	.....	58,289	.....	....
Totals—1979	33,453	.....	.....	76,645	.....	....
Totals—1978	30,009	.....	.....	125,512	18,902	15.1
Totals—1977	57,730	.....	.....	95,252	4,831	5.1
Totals—1976	16,582	.....	.....	151,668	21,500	14.2
Totals—1975	25,060	.....	.....	215,400	.....	....

TABLE XVIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

MORTGAGE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Insmor Mtg. Ins. Co.	4,037,133	4,337,014	107.4	14,895,693	7,998,866	53.7
Mortgage Ins. Co. of Can.	10,952,174	11,967,908	109.2	38,315,671	26,692,953	69.7
Totals—1979	14,989,307	16,304,922	108.7	53,211,364	34,691,819	65.1
Totals—1978	16,336,468	9,433,894	57.7	55,304,540	26,656,343	48.2
Totals—1977	12,225,903	3,352,418	27.4	40,701,598	11,009,766	27.0
Totals—1976	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6
Totals—1975	9,247,950	134,536	1.4	26,844,979	2,037,762	7.5

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

MARINE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	.....	*−407*	.....	2,365	*−66,313*	.....
Aetna Casualty Co. of Can.	*−563*	*−8,685*	.....	*−569*	*−5,485*	.....
Aetna Ins.	.....	*−31,763*	.....	.....	*−34,006*	.....
Affiliated F M	11,093	509	4.5	103,545	74,467	71.9
Allstate Insurance Co.	.....	.....	.....	780,189	221,201	28.3
American Home Assur. Co.	549,097	535,215	97.4	2,418,544	1,269,445	52.4
American National Fire Ins.	.....	.....	.....	.....	.....	.....
Baloise Ins.	119,437	47,551	39.8	606,840	556,415	91.6
Buffalo Ins. Co.	.....	638	.....	.....	*−10,142*	.....
Canadian Indemnity	.....	.....	.....	161,467	34,745	21.5
Canadian Universal Ins. Co.	.....	.....	.....	*−04*	8,187	.....
Centennial Ins.	.....	.....	.....	.....	*−357*	.....
Century Ins. Co. of Can.	213,908	*−2,113*	.....	1,306,550	898,940	68.8
Chateau Ins. Co.	487	*−1,138*	.....	487	*−1,138*	.....
Commercial Union Assur. of Canada	778,881	602,305	77.3	2,199,142	1,587,772	72.1
Commonwealth Ins. Co.	156,759	137,880	87.9	2,801,792	5,210,365	185.9
Continental Ins.	2,149,779	1,145,424	53.2	4,848,107	4,363,451	90.3
Continental Ins. Co. of Can.	1,939	181	9.3	8,974	*−7,317*	.....
Co-operative Fire Casualty Co.	.....	*−83*	.....	.....	3,017	.....
Cornhill Ins. Co. Ltd.	362,696	87,546	24.1	967,405	539,830	55.8
Dominion Ins. Corp.	1,187,100	876,978	73.8	1,460,105	1,281,162	87.7
The Drake Ins. Co.	1,207,832	872,680	72.2	3,144,334	2,917,687	92.7
Eagle Star Ins. Co.	33,487	7,685	22.9	180,118	98,837	54.8
Eaton/Bay Ins. Co.	45,623	58,193	127.5	81,903	36,546	44.6
English & American Ins. Co.	92,677	74,101	79.9	176,442	122,545	69.4
Federal Ins.	271,771	315,577	116.1	981,135	635,735	64.7
Federation Ins. Co. of Can.	320,975	201,443	62.7	1,116,399	696,674	62.4
Firemans Fund Ins. Co.	1,253,033	1,379,793	110.1	4,382,215	2,530,707	57.7
Foremost	.....	17,949	.....	*−1,735*	17,139	.....

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1979, ACCORDING TO CLASSES OF INSURANCE

MARINE (cont.'d)

Companies	Ontario			Canada		
	Direct Premium Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
. Accident Assur. Co.						
f Canada	.....	.....	.....	.....	.....	.....
. Security of Can.	*−261*	*−24,607*	.....	*−4,477*	*−563,080*	.....
e Mutual	.....	*−3,835*	.....	.....	*−63,608*	.....
at American Ins.	8,582	*−12,934*	.....	8,582	*−12,934*	.....
at Eastern Ins. Co.	.....	.....	.....	5,170	2,058	39.8
rdian Insurance of Can.	485,000	336,000	69.2	1,947,000	908,000	46.6
fax Insurance	202,158	25,308	12.5	330,011	42,180	12.7
over	.....	.....	.....	.....	11,110	.....
tford Fire	723,060	487,106	67.3	1,380,787	683,938	49.5
ne Insurance	655,034	551,310	84.1	730,718	594,335	81.3
l Mutual	.....	.....	.....	.....	*−4*	.....
Insurance of Canada	2,613	.....	.....	2,613	.....	.....
rance of North America	1,928,180	532,354	27.6	6,310,150	4,699,356	74.4
Corp. of Ireland	.....	140	.....	.....	140	.....
ibard Insurance	19,467	*−35*	.....	20,881	9,440	45.2
don Assurance	291,380	92,306	31.6	1,114,758	522,107	46.8
don & Edinburgh Gen.	.....	.....	.....	.....	.....	.....
ibermens Mutual Casualty	55,824	99,611	178.4	140,680	175,100	124.4
itime Insurance	1,061,957	525,537	49.4	1,979,884	1,145,076	57.8
Hampshire Ins. Co.	.....	.....	.....	.....	.....	.....
Zealand Insurance	424,722	110,309	25.9	784,749	369,983	47.1
gara Fire	.....	.....	.....	.....	.....	.....
h American Co. for op. & Cas.	*−372*	3,110	.....	*−372*	10,027	.....
humberland Gen. Ins. Co.	249,199	703,597	282.3	283,154	713,831	252.0
wich Union Fire	302,300	1,036	.3	481,871	148,720	30.8
n Ins. Co. Ltd.	11,363	2,461	21.6	78,043	39,024	50.0
fic Employers	.....	*−731*	.....	.....	*−731*	.....
l Assurance Co.	.....	1,940	.....	.....	1,940	.....
onal Ins. Co. of Can.	7,568	3,708	48.9	14,949	11,362	.....
enix Assur. Co. Ltd.	818,264	.....	.....	3,075,019	.....	.....
lential Assurance	11,363	2,418	21.2	287,690	133,049	.....
Insurance Co.	.....	.....	.....	.....	*−800*	.....
bec Assurance	.....	1	.....	9,980	2,744	27.4
ance Insurance Co.	556,800	483,242	86.7	747,173	788,620	105.5
al Exchange	.....	99	.....	37,803	39,717	105.0
al Ins. Co. of Can.	1,937,510	805,641	41.5	3,999,540	2,358,679	58.9
Paul Fire & Marine	221,640	57,851	26.1	726,355	365,725	50.3
coe & Erie	349,986	71,634	20.4	1,970,035	955,550	48.5
eta Italiana Assicurazioni ransporti	24,885	3,795	15.2	192,121	14,795	7.7
tzerland General	405,263	194,097	47.8	1,409,269	675,522	47.9
ions General	18,005	16,091	89.3	31,082	18,389	59.1
io Marine & Fire	14,741	4,419	29.9	184,263	39,940	21.6
velers Indemnity	.....	3,000	.....	52,907	*−13,147*	.....
velers Indemnity of Can.	202,974	221,890	109.3	665,847	733,255	110.1
on Marine & Gen. Ins.	.....	*−781*	.....	.....	32,450	.....
ted States Fire	991,806	870,862	87.8	2,686,246	2,284,224	85.0
oria Ins. Co. of Can.	.....	.....	.....	.....	.....	.....
tern Assurance	650,170	230,405	35.4	832,024	370,490	44.5
wanesa Mutual	.....	.....	.....	.....	*−21,149*	.....
k Fire & Cas. Ins. Co.	266,026	117,815	44.2	266,026	117,815	44.2
Totals—1979	21,653,218	12,833,629	59.2	60,508,281	41,323,347	68.2
Totals—1978	19,141,467	27,886,331	145.7	53,151,411	68,335,924	128.6
Totals—1977	18,000,734	13,271,491	73.7	50,541,063	38,426,451	76.0
Totals—1976	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4
Totals—1975	15,592,179	14,752,722	94.6	44,083,490	36,040,265	81.7

TABLE XX: COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1978 AND 1979

Class of Insurance	Ontario 1978			Canada 1978			Ontario 1979			Canada 1979		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%	$	$	%	$	$	%
Property	709,986,781	368,819,779	51.9	1,922,939,640	1,010,991,781	52.5	663,057,912	479,552,244	72.3	2,015,519,597	1,241,794,949	61.7
Hail	3,192,741	1,732,300	54.3	15,508,045	11,583,928	76.4	3,596,205	12,104,952	336.6	18,158,723	23,107,021	127.2
Automobile	1,134,774,993	842,242,545	74.2	2,075,541,720	1,509,011,686	72.7	1,197,620,493	912,947,433	76.2	2,240,151,035	1,696,458,214	75.7
Fidelity	11,273,658	7,378,192	65.4	23,492,404	14,074,163	59.9	10,184,311	4,453,263	43.7	23,591,007	9,392,862	39.8
Surety	19,220,804	3,080,402	16.0	63,472,424	11,947,660	18.8	19,409,819	2,590,340	13.3	65,331,387	12,262,420	18.7
Liability	150,718,454	105,845,929	70.2	387,898,654	272,050,115	70.1	191,471,189	79,056,965	41.2	420,704,208	222,913,782	53.0
Boiler & Machinery	19,472,367	7,236,333	37.2	54,122,672	18,376,884	34.0	24,026,434	15,824,666	65.8	62,484,913	31,327,011	50.1
Accident & Sickness	576,840,490	475,122,952	82.4	1,319,226,578	1,042,411,080	79.0	676,002,785	600,005,590	88.7	1,568,033,840	1,324,152,500	84.4
Aircraft	8,857,500	7,365,004	83.1	53,359,126	48,696,498	91.3	11,222,153	17,486,935	155.8	59,686,388	59,673,833	99.9
Credit	1,118,486	201,229	18.0	2,172,747	693,930	31.9	808,338	*−75,360*	.....	1,874,774	217,262	11.5
Title	30,009	.....	.....	125,512	18,902	15.1	33,453	.....	.....	76,645	.....	.....
Mortgage	16,336,468	9,433,894	57.7	55,304,540	26,656,343	48.2	14,989,307	16,304,922	108.7	53,211,364	34,691,819	65.1
Marine	19,141,467	27,886,331	145.7	53,151,411	68,335,924	128.6	21,653,218	12,833,629	59.2	60,508,281	41,323,347	68.2
	2,668,969,366	1,854,195,236	69.5	6,029,709,519	4,032,286,739	66.9	2,834,075,617	2,153,085,579	75.9	6,589,332,171	4,697,315,020	71.2

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1979

A. All Classes of Other Than Life Insurance Except Property, Automobile, and Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	1,573,154	2,948	1,570,206	1,195,243	*−290,919*	1,486,162	1
2	Business Men's Assurance Company of America	2,538	*−2*	2,540	.....	.....	.....	2
3	Canadian Reassurance Company	8,977,021	1,509,096	7,467,925	8,044,752	1,171,734	6,873,018	3
4	Canadian Reinsurance Company	29,527,821	15,702,944	13,824,877	31,509,607	17,346,467	14,163,140	4
5	Farm Mutual Reinsurance Plan Inc.	1,965,866	290,900	1,674,966	564,875	*−113,856*	678,731	5
6	General Reassurance Corporation	9,219	.....	9,219	.....	.....	.....	6
7	Gerling Global Reinsurance Co.	15,123,815	6,598,732	8,525,083	9,511,440	4,667,750	4,843,690	7
8	Great Lakes Reinsurance Company	5,971,471	1,057,283	4,914,188	3,641,588	1,155,238	2,486,350	8
9	Guildhall Insurance Co. Limited	2,050	.....	2,050	1,371	.....	1,371	9
10	Hartford Steam Boiler Inspection and Insurance Company	990,916	368,793	622,123	704,588	50,300	654,288	10
11	Kanata Reinsurance Company	312,547	168,309	144,238	*−121,080*	*−157,755*	36,675	11
12	Mercantile and General Reinsurance Company of Canada	5,216,777	1,829,200	3,387,577	5,086,151	1,830,337	3,255,814	12
13	Mercantile and General Reinsurance Company Limited	13,016,675	976,786	12,039,889	9,565,746	811,502	8,754,244	13
14	Munich Reinsurance Company	16,200,776	1,002,807	15,197,969	8,346,463	566,238	7,780,225	14
15	Munich Reinsurance Company of Canada	7,205,753	5,550,182	1,655,571	6,784,983	5,546,593	1,238,390	15
16	Mutuelle Générale Française Accidents	258,062	32,261	225,801	199,277	*−12,830*	212,107	16
17	The National Reinsurance Company of Canada	7,554,787	5,680,740	1,874,047	7,161,351	5,402,804	1,758,547	17
18	Nationwide Mutual Insurance Company	1,158,640	60,582	1,098,058	996,342	191,283	805,059	18
19	Netherlands Reinsurance Group N.V.	199,478	.....	199,478	159,206	.....	159,206	19
20	Nordisk Reinsurance Company Ltd.	63,250	.....	63,250	54,436	.....	54,436	20
21	North American Reassurance Company	14,377	700	13,677	*−38,369*	.....	*−38,369*	21
22	North American Reinsurance Corp.	1,210,246	498,653	711,593	513,424	24,131	489,293	22
23	Norwich Winterthur Reinsurance Corporation Ltd.	353,604	*−1,487*	355,091	350,053	*−5,597*	355,650	23
24	Philadelphia Reinsurance Corporation	766,407	402,895	363,512	131,728	.....	131,728	24
25	Pohjola Insurance Company Limited	113,490	.....	113,490	94,841	.....	94,841	25
26	Reinsurance Corporation of New York	86,794	.....	86,794	14,492	.....	14,492	26
27	Skandia Insurance Company	2,043,372	74,285	1,969,087	1,510,599	83,333	1,427,266	27
28	Société Commerciale de Reassurance (SCOR)	.....	.....	.....	.....	.....	.....	28
29	SCOR Reinsurance Company of Canada	1,746,380	1,232,481	513,899	1,139,815	790,467	349,348	29
30	Société Anonyme Française de Reassurances	404,093	*−221*	404,264	150,983	*−1,561*	152,544	30
31	Storebrand International Reinsurance Co. Ltd.	173,817	.....	173,817	195,885	.....	195,885	31
32	Swiss Reinsurance Company	3,304,269	.....	3,304,269	2,017,516	.....	2,017,516	32
33	Unigard Mutual Insurance Company	219,358	.....	219,358	*−62,881*	.....	*−62,881*	33
34	Unione Italiana di Riassicurozione SPA	258,327	.....	258,327	157,978	.....	157,978	34
35	Union Reinsurance Company	115,149	.....	115,149	143,132	.....	143,132	35
36	Victory Insurance Company Limited	2,242,775	866,900	1,375,875	1,778,784	585,502	1,193,282	36
	Totals	128,383,024	43,905,767	84,477,257	101,504,319	39,641,161	61,863,158	

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1979

B. Property

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	17,168,798	.....	17,168,798	13,118,802	.....	13,118,802	1
2	Canadian Reinsurance Company	51,792,303	27,578,216	24,214,087	32,700,163	16,539,018	16,161,145	2
3	Farm Mutual Reinsurance Plan Inc.	4,961,054	1,023,255	3,937,799	5,826,471	1,637,611	4,188,860	3
4	Gerling Global Reinsurance Company	16,864,453	7,041,549	9,822,904	11,048,408	4,229,679	6,818,729	4
5	Great Lakes Reinsurance Company	13,820,083	2,449,297	11,370,786	7,685,964	1,932,657	5,753,307	5
6	Guildhall Insurance Co. Ltd.	337,809	.....	337,809	199,374	.....	199,374	6
7	Kanata Reinsurance Company	11,214,805	6,213,301	5,001,504	7,440,569	4,198,213	3,242,356	7
8	Mercantile and General Reinsurance Company of Canada	24,235,230	14,515,655	9,719,575	14,742,407	8,966,886	5,775,521	8
9	Mercantile and General Reinsurance Company Limited	13,499,090	1,237,746	12,261,344	8,213,252	636,304	7,576,948	9
10	Munich Reinsurance Company	20,854,220	290,502	20,563,718	11,676,820	.....	11,676,820	10
11	Munich Reinsurance Company of Canada	37,333,089	21,734,077	15,599,012	22,497,203	12,661,191	9,836,012	11
12	Mutuelle Générale Francaise Accidents	3,157,460	1,035,404	2,122,056	2,171,818	652,678	1,519,140	12
13	National Reinsurance Company of Canada	39,234,875	33,599,799	5,635,076	27,564,193	23,833,208	3,730,985	13
14	Nationwide Mutual Insurance Company	3,511,512	672,733	2,838,779	3,199,140	794,187	2,404,953	14
15	Netherlands Reinsurance Group N.V.	7,389,339	.....	7,389,339	5,605,137	3,867	5,601,270	15
16	Nordisk Reinsurance Company Limited	3,008,801	.....	3,008,801	2,176,489	.....	2,176,489	16
17	North American Reinsurance Corporation	425,279	.....	425,279	205,587	*−2,279*	207,866	17
18	Norwich Winterthur Reinsurance Corporation Ltd.	3,759,707	*−8,075*	3,767,782	2,626,409	*−5,748*	2,632,157	18
19	Philadelphia Reinsurance Corporation	5,338,457	927,657	4,410,800	4,002,152	625,088	3,377,064	19
20	Pohjola Insurance Company Ltd.	929,707	.....	929,707	614,005	.....	614,005	20
21	Reinsurance Corporation of New York	1,522,569	435,407	1,087,162	1,168,719	308,140	860,579	21
22	Skandia Insurance Company	8,648,786	1,466,560	7,182,226	6,625,306	1,285,367	5,339,939	22
23	SCOR Reinsurance Company of Canada	13,555,352	7,749,016	5,806,336	5,317,387	3,117,809	2,199,578	23
24	Société Anonyme Française de Reassurance	5,647,732	18,095	5,629,637	4,003,898	452	4,003,446	24
25	Storebrand International Reinsurance Company Ltd.	3,286,643	.....	3,286,643	2,387,941	.....	2,387,941	25
26	Swiss Reinsurance Company	6,154,304	.....	6,154,304	3,534,624	.....	3,534,624	26
27	Unigard Mutual Insurance Company	1,153,519	.....	1,153,519	899,243	.....	899,243	27
28	Unione Italiana di Riassicurazione SPA	2,441,160	.....	2,441,160	1,340,315	.....	1,340,315	28
29	Union Reinsurance Company	2,157,017	.....	2,157,017	1,496,853	.....	1,496,853	29
30	Victory Insurance Company Limited	7,062,974	9,534	7,053,440	5,278,588	4,400	5,274,188	30
	Totals	330,466,127	127,989,728	202,476,399	215,367,237	81,418,728	133,948,509	

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1979

C. Automobile

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	5,103,931	*−4,757*	5,108,688	3,565,778	43,323	3,522,455	1
2	Canadian Reinsurance Company	12,124,742	6,363,694	5,761,048	11,217,983	5,685,842	5,532,141	2
3	Farm Mutual Reinsurance Plan	519,934	58,821	461,113	201,581	308	201,273	3
4	Gerling Global Reinsurance Company	15,349,026	1,470,942	13,878,084	12,838,583	1,292,516	11,546,067	4
5	Great Lakes Reinsurance Company	616,848	100,072	516,776	480,240	*−77,764*	558,004	5
6	Guildhall Insurance Company Limited	28,498	.....	28,498	3,319	.....	3,319	6
7	Kanata Reinsurance Company	2,262,338	1,348,268	914,070	2,236,679	1,305,245	931,434	7
8	Mercantile and General Reinsurance Company of Canada	1,839,809	*−31,182*	1,870,991	1,470,329	135,311	1,335,018	8
9	Mercantile and General Reinsurance Company Limited	*−71,678*	116,387	*−188,065*	135,311	89,394	45,917	9
10	Munich Reinsurance Company	1,209,508	16,652	1,192,856	1,371,818	.....	1,371,818	10
11	Munich Reinsurance Company of Canada	2,195,046	1,272,652	922,394	2,105,876	1,461,596	644,280	11
12	Mutuelle Générale Française Accidents	960,670	406,702	553,968	575,354	275,872	299,482	12
13	National Reinsurance Company of Canada	11,215,692	10,305,039	910,653	6,896,666	6,219,564	677,102	13
14	Nationwide Mutual Insurance Company	3,371,348	1,365,785	2,005,563	3,234,532	916,242	2,318,290	14
15	Netherlands Reinsurance Group N.V.	836,477	.....	836,477	667,112	.....	667,112	15
16	Nordisk Reinsurance Company Limited	261,055	.....	261,055	226,521	.....	226,521	16
17	North American Reinsurance Corporation	16,442	.....	16,442	.....	.....	.....	17
18	Norwich Winterthur Reinsurance Corporation Limited	1,136,746	*−11,688*	1,148,434	791,320	*−2,972*	794,292	18
19	Pohjola Insurance Company Limited	438,675	.....	438,675	223,756	.....	223,756	19
20	Reinsurance Corporation of New York	15,331	.....	15,331	24,669	.....	24,669	20
21	Skandia Insurance Company	2,928,702	158,218	2,770,484	1,490,581	.....	1,490,581	21
22	SCOR Reinsurance Company of Canada	10,050,515	2,840,145	7,210,370	4,306,249	1,548,152	2,758,097	22
23	Société Anonyme Française de Reassurances	898,232	2,169	896,063	638,374	548	637,826	23
24	Storebrand International Reinsurance Company Ltd.	684,355	.....	684,355	624,096	.....	624,096	24
25	Swiss Reinsurance Company	1,484,809	.....	1,484,809	939,090	.....	939,090	25
26	Unigard Mutual Insurance Company	451,292	.....	451,292	691,288	.....	691,288	26
27	Union Italiana di Riassicurazione SPA	928,815	.....	928,815	530,257	.....	530,257	27
28	Union Reinsurance Company	519,430	.....	519,430	413,347	.....	413,347	28
29	Victory Insurance Company Limited	1,687,555	*−5,541*	1,693,096	1,609,791	7,245	1,602,546	29
	Totals	79,064,143	25,772,378	53,291,765	59,510,500	18,900,422	40,610,078	

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1979
D. Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	318,961	.....	318,961	186,056	.....	186,056	1
2	Canadian Reinsurance Company	1,518,846	624,539	894,307	1,423,695	479,679	944,016	2
3	Gerling Global Reinsurance Company	1,836,889	.....	1,836,889	1,405,218	.....	1,405,218	3
4	Great Lakes Reinsurance Company	768,611	18,540	750,071	796,748	13,158	783,590	4
5	Kanata Reinsurance Company	5,757	4,385	1,372	21,475	17,515	3,960	5
6	Lombard Insurance Company Limited	284,322	.....	284,322	142,529	.....	142,529	6
7	Mercantile and General Reinsurance Company of Canada	1,651,768	495,722	1,156,046	1,230,826	408,141	822,685	7
8	Mercantile and General Reinsurance Company Limited	482,376	.....	482,376	408,762	.....	408,762	8
9	Munich Reinsurance Company	125,802	1,733	124,069	78,826	.....	78,826	9
10	Munich Reinsurance Company of Canada	215,860	131,212	84,648	167,274	84,825	82,449	10
11	National Reinsurance Company of Canada	2,001,797	1,478,839	522,958	1,708,322	1,281,450	426,872	11
12	Nationwide Mutual Insurance Company	67,416	.....	67,416	97,164	.....	97,164	12
13	Netherlands Reinsurance Group N.V.	41,012	.....	41,012	45,332	.....	45,332	13
14	North American Reinsurance Corporation	1,004	.....	1,004	.....	.....	.....	14
15	Norwich Winterthur Reinsurance Corporation Limited	*−52,440*	.....	*−52,440*	*−40,060*	.....	*−40,060*	15
16	Philadelphia Reinsurance Corporation	88,151	2,020	86,131	59,303	.....	59,303	16
17	Pohjola Insurance Company Limited	4,312	.....	4,312	2,191	.....	2,191	17
18	Reinsurance Corporation of New York	81,646	.....	81,646	112,786	.....	112,786	18
19	Skandia Insurance Company	461,703	11,539	450,164	451,557	.....	451,557	19
20	SCOR Reinsurance Company of Canada	17,321	11,015	6,306	2,625	1,498	1,127	20
21	Storebrand International Reinsurance Company Ltd.	18,633	.....	18,633	21,198	.....	21,198	21
22	Swiss Reinsurance Company	120,223	.....	120,223	107,078	.....	107,078	22
23	Unigard Mutual Insurance Company	12,976	.....	12,976	20,800	.....	20,800	23
24	Union Reinsurance Company	29,857	.....	29,857	18,522	.....	18,522	24
25	Victory Insurance Company Limited	37,265	.....	37,265	42,397	.....	42,397	25
	Totals	10,140,068	2,779,544	7,360,524	8,510,624	2,286,266	6,224,358	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant Governor in Council for the purposes of The Guarantee Companies Securities Act, R.S.O. 1970, Chap. 196, Regulation 294/79, as amended.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. The American Insurance Company
5. Anglo Canada General Insurance Company
6. The Canada Accident and Fire Assurance Company
7. Canada Security Assurance Company
8. Canadian General Insurance Company
9. The Canadian Indemnity Company
10. The Canadian Surety Company
11. The Casualty Company of Canada
12. Central Mutual Insurance Company
13. Chateau Insurance Company
14. The Citadel General Assurance Company

14.a Coachman Insurance Company

15. Commerce and Industry Insurance Company of Canada
16. The Commerce Group Insurance Company
17. Constitution Insurance Company of Canada
18. The Continental Insurance Company
19. Co-operative Fire and Casualty Company
20. Co-operators Insurance Association
21. Coronation Insurance Company Limited
22. The Dominion of Canada General Insurance Company
23. The Dominion Insurance Corporation
24. Eaton/Bay Insurance Company
25. The Economical Mutual Insurance Company

25.a Elite Insurance Company

26. Federal Insurance Company
27. Federated Mutual Insurance Company
28. Federation Insurance Company of Canada
29. Fidelity Insurance Company of Canada
30. Fireman's Fund Insurance Company
31. Fireman's Fund Insurance Company of Canada
32. The General Accident Assurance Company of Canada
33. General Insurance Company of America
34. General Security Insurance Company of Canada
35. Gerling Global General Insurance Company
36. Gibraltar General Insurance Company
37. Gore Mutual Insurance Company
38. Great American Insurance Company
39. The Guarantee Company of North America
40. The Guardian Insurance Company of Canada
41. The Halifax Insurance Company
42. The Hartford Fire Insurance Company
43. The Home Insurance Company
44. INA Insurance Company of Canada
45. Insurance Company of North America
46. Insurance Corporation of Ireland Limited
47. London and Midland General Insurance Company
48. Lumbermen's Mutual Casualty Company
49. Maryland Casualty Company
50. The New Zealand Insurance Company, Limited
51. Niagara Fire Insurance Company
52. Norwich Union Fire Insurance Society, Limited
53. Pearl Assurance Company, Limited
54. Perth Insurance Company
55. Phoenix Assurance Company of Canada
56. The Phoenix Insurance Company (Hartford, Conn.)
57. Pilot Insurance Company
58. Pitts Insurance Company
59. The Provident Assurance Company
60. The Prudential Assurance Company, Limited
61. Reliance Insurance Company (of Philadelphia)
62. Royal Insurance Company of Canada
63. Safeco Insurance Company of America
64. St. Paul Fire and Marine Insurance Company
65. Scottish & York Insurance Co., Limited
66. Seaboard Surety Company
67. Simcoe & Erie General Insurance Company
68. The Sovereign General Insurance Company
69. The Stanstead & Sherbrooke Insurance Company
70. Sun Alliance Insurance Company
71. Toronto General Insurance Company
72. Traders General Insurance Company
73. The Travelers Indemnity Company
74. Travelers Indemnity Company of Canada
75. United States Fidelity and Guaranty Company
76. United States Fire Insurance Company
77. The Waterloo Mutual Insurance Company
78. The Wawanesa Mutual Insurance Company
79. The Western Assurance Company
80. Western Surety Company
81. Zurich Insurance Company
82. Chubb Insurance Company of Canada

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1979

Company	Amount of Deposit	
Abstainers' Insurance Company, Simcoe, Ont.	$505,000	*(d)*
Aeterna-Life Insurance Company, Montreal, Que.	150,000	
Anglo-Canada General Insurance Company, Toronto, Ont.	630,000	*(i)*
Assumption Mutual Life Insurance Company, Moncton, N.B.	120,000	
The Bay City General Insurance Company, Hamilton, Ont.	606,000	*(j)*
The Canadian Millers' Mutual Fire Insurance Company, Cambridge	106,000	
The Canadian Provident General Insurance Company, Montreal, Que.	80,000	
Canadian Universal Insurance Company Limited, Montreal, Que.	600,000	
Coachman Insurance Company, Toronto	250,000	
Colonia General Insurance Company, Toronto	110,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	1,000,000	*(a)*
Co-operators' Insurance Association, Guelph, Ont.	1,164,750	
Co-operators' Life Insurance Association, Guelph, Ont.	610,000	
Coronation Insurance Company, Limited, Toronto, Ont.	550,000	*(a)*
The Drake Insurance Company Ltd., Toronto, Ont.	60,000	
L'Economie Mutuelle-Vie, Montreal, Que.	153,000	
The Empire Life Insurance Company, Kingston, Ont.	635,000	*(f)*
Farm Mutual Reinsurance Plan Inc., Cambridge, Ont.	250,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,271,000	*(a)*
Gerling Global Life Insurance Company, Toronto, Ont.	1,215,000	*(c)*
Gerling Global Reinsurance Company, Toronto, Ont.	1,260,000	*(b)*
Gibraltar General Insurance Company, Toronto, Ont.	885,000	*(a)*
Industrial Life Insurance Company, Quebec, Que.	110,000	
The Laurentian Mutual Assurance Company, Quebec, Que.	255,000	
Maplex General Insurance Company, Burlington, Ont.	500,000	*(c)*
The Northern Frontier General Insurance Company Limited, North Bay	250,000	
Northern Union Insurance Company Limited	650,000	
Ontario Mutual General Insurance Company, Grand Valley, Ont.	205,000	
Ontario Motorist Insurance Company, Toronto, Ont.	500,000	
Otter Dorchester Insurance Company Limited, Norwich, Ont.	250,000	
Pafco Insurance Company Limited, Toronto, Ont.	700,000	*(k)*
Pan American Family Insurance Corporation, Toronto, Ont.	250,000	
The Pilot Insurance Company, Toronto, Ont.	750,000	
Premier Insurance Company, Toronto, Ont.	192,000	
Les Prevoyants du Canada, Quebec, Que.	620,000	
The Provident Assurance Company, Montreal, Que.	525,000	
Retail Lumbermen's Mutual Fire Insurance Company, Winnipeg, Man.	10,000	
Scottish and York Insurance Company, Limited, Toronto, Ont.	578,000	*(e)*
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	615,000	*(a)*
Societa Italiana Assicurazoni Transporti ("SIAT"), Toronto, Ont.	100,000	
United Provinces Insurance Company, Montreal, Que.	375,000	
Upper Canada Insurance Company, Toronto, Ont.	280,500	
York Fire & Casualty Insurance Company, Toronto, Ont.	200,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.

(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.

(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick and Ontario.

(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.

(d) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba and Ontario.

(e) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, New Brunswick, Ontario and Saskatchewan.

(f) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

(g) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, Ontario and Saskatchewan.

(h) Held by Province of Ontario as reciprocal deposit for the Provinces of New Brunswick and Ontario.

(i) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Prince Edward Island, Saskatchewan and Ontario.

(j) Held by Province of Ontario as reciprocal deposit for the Provinces of Manitoba, Ontario and Saskatchewan.

(k) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, Saskatchewan and Ontario.

(1) Held by Province of Manitoba as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.